

Exhibit 3

UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF PENNSYLVANIA

Kenneth J Taggart, Pro Se
45 Heron Rd
Holland, Pa 18966

Civil Case# 2:2012 – cv00415

Plaintiff

v.

GMAC Mortgage, LLC
1100 Virginia Dr.
P.O. Box 8300
Fort Washington, Pa 19034

United States of America
950 Pennsylvania Ave
Washington, D.C. 20530

Department of Housing and Urban Development (HUD)
451 7th St S.W.
Washington D.C. 20410

The Federal Housing Administration (FHA)
451 7th St S.W.
Washington D.C. 20410

And Does

Defendant(s)

Amended CIVIL COMPLAINT (3/21/2012)

Parties to Complaint & Abbreviations

The Plaintiff to the complaint is: Kenneth Taggart, herein after known as:

TAGGART

The Defendants to the complaint are: GMAC Mortgage, LLC, herein after known as: "GMAC", The Department of Housing and Urban Development, herein after known as: "HUD", The Federal Housing Administration, herein after known as: "FHA" or "The FHA", The United States of America (Federal Government), herein after known as: "THE GOVERNMENT", Senator Arlen Spector & Senator Robert Casey Jr., herein after known as: "THE PLAINTIFF'S SENATORS", Congressman Patrick Murphy, herein after known as: "PLAINTIFF'S CONGRESSMAN"

Abbreviations: Mortgage Electronic Registration Systems, herein after known as "MERS", LBA Financial, LLC , herein after known as "LBA". The Governments "Bad Credit List" is also known as "CAVRS" or "CAIVERS"

Concise Statement

1. GMAC Mortgage, LLC illegally filed a foreclosure action against Plaintiff, TAGGART, and property that Plaintiff owns to cover up mortgage servicing abuses and violations. GMAC Mortgage, LLC did so once they realized Plaintiff, TAGGART, discovered the abuse. GMAC committed violations of, among other things, "Forced Placed Insurance", mortgage escrow law violations, and breach of contract.

2. GMAC, "Acting Under Color of Law", took away Taggart's license to perform FHA", appraisals on FHA insured loans; GMAC did this by reporting TAGGART to the Federal Government's "Bad Credit List" known as "CAVRS or CAVERS". Appraisers who are licensed to appraise FHA insured mortgages are required to have no defaults on FHA insured mortgages. Defaults on FHA mortgages are reported to "CAVRS". TAGGART did not default on his FHA mortgage, GMAC, defaulted on the mortgage contract.

3. The reporting of the Mortgage to the Bad Credit List (CAVRS) as "In Default" by GMAC was done so, even though they violated the mortgage contract and would not take payments pursuant to what the mortgage contract stated. This violated, among other things, TAGGART's U.S. Constitutional Rights to "A Fair Trial" and U.S. Constitutional right to "Due Process" before "Property" is taken from a person. The "Property" taken from TAGGART was his FHA license to perform appraisals for FHA insured mortgages. These actions further violate the Constitution of The Commonwealth (or State) of Pennsylvania, Article 1, Declaration of rights, Section 31, & Section #6.. Right to Due Process & Right to Fair Trial.

4. Despite TAGGART'S stellar record with the FHA and many years of outstanding work performance, TAGGART'S license to perform FHA appraisals was stripped from him with no "Due Process" and no "Fair Trial"; This happened as GMAC wrongfully reported TAGGART to the Governments "Bad Credit List"; that TAGGART was "In Default" on his FHA insured mortgage.

5. Furthermore, TAGGART contacted the FHA, HUD, as well as government officials, including his United States Congressman, and United States Senators to inform them of the abuse and injustice; None of these parties would stop the abuse by GMAC.

6. Therefore, All Defendants are responsible for, among other things, violating TAGGART'S United States Constitutional Rights and Pennsylvania's Constitutional Rights to "Due Process" and entitlement to a "Fair Trial". For the willful violations, abuse, and damages that TAGGART has suffered he is entitled to relief under the law for claims made in this complaint.

JURISDICTION & VENUE

7. Jurisdiction and Venue is conferred as the property is located in Montgomery County and all transactions took place in Montgomery County and Bucks County, State of Pennsylvania.

8. Defendant relies on The Constitution of The United States of America, The Constitution of The Commonwealth of Pennsylvania, Tort Law, Pennsylvania State law on which to base his claims ; The Pennsylvania Unfair Trade, Practices and Consumer Protection. Venue is proper in this court as there are questions regarding the United States Constitution and The United States Government is also a party to the complaint.

PRELIMINARY ALLEGATIONS

9. At all times relevant herein, Defendant, Kenneth J Taggart, is the owner of a residential property whose address is : 521 Cowpath Rd, Telford, Pa 18969

10. At times relevant herein, Defendant is informed and believe that the all Defendant, GMAC is a Limited Liability Company, Corporation or Limited Liability Partnership doing business in Montgomery County, State of Pennsylvania. FHA , HUD, and The United States Government are all Federal Government entities.

11. At all times relevant herein, Plaintiff is informed and believes and thereon alleges that the true names, and identities and capacities, whether individual corporation, association, partnership or otherwise are at this time unknown to Plaintiff who therefore sues said Defendant(s) by such fictitious names and will so amend complaint to show the true names and capacities of such Doe Defendant(s) when the same are ascertained.

12. At all times relevant herein, Defendants(s) are sued and were acting as principal employer, and or agent, servant and employee of the said principal(s) or employee(s), and all of the acts performed by them, or their agents, servants And employees, were performed with the knowledge and under the control of Said principal(s) or employer(s) and all such acts performed by such agents, servants and/or employers, were performed within the course and scope of their

authority. GMAC was acting "Under Color of Law" as they claim.

13. Defendant, GMAC shall identify or clarify who or what companies are "The Servicer", which companies are the actual "Mortgage Company", "The Investor(s) and all parties who have an interest in any way to the subject loan". Defendant, GMAC Mortgage, LLC, shall identify and amend the complaint to show them as Defendants and either accept service for the them or allow the Plaintiff time to amend and serve additional parties.

STATEMENT OF FACTS

14. Plaintiff refinanced a property he owned at 521 Cowpath Rd, Telford, Pa 18969, in July 2008 with LBA Financial and/or The Mortgage Electronic Registration Systems. The loan was later sold to GMAC and is now "Serviced" by GMAC. The mortgage loan has been serviced by GMAC at all times relevant in this claim.

15. GMAC, among other things, defaulted on the loan agreement, breached the contract and committed tortuous actions that caused harm to plaintiff; GMAC charged plaintiff a higher than allowed escrow amount on each monthly payment, placed "Forced Placed Insurance" on the property when plaintiff had insurance (then charged plaintiff for alleged Forced Placed Insurance); Then, subsequently declared plaintiff in default for not paying a higher than allowed escrow amount, or paying for "Forced Placed Insurance Premium". GMAC refused to take or accept the payment that the contract stated TAGGART was

supposed to make to them for the mortgage loan. TAGGART refused to pay "Forced Placed Insurance" as he maintained insurance at all times. TAGGART Attempted to pay the mortgage pursuant the mortgage contract, however GMAC refused to take payments.

16. GMAC then, in August 2009, wrongfully filed a complaint for a foreclosure action on the mortgage for the property located at 521 Cowpath Rd; Telford, Pa. 18966, Montgomery County, Pennsylvania; GMAC erroneously cited an alleged default on the part of Plaintiff to cover up for their devious actions that included several servicing violations and abuses.

17. GMAC subsequently reported to FHA that TAGGART was in default on his mortgage loan. GMAC reported plaintiff, Kenneth Taggart as, "In Default" via the Credit alert or credit reporting system maintained by the government (CAVERS List or CAIVERS List). TAGGART's FHA license was subsequently removed from FHA's approved appraiser database on January 27,2010; This was caused by the reporting by GMAC to FHA/HUD of the erroneous default by TAGGART. GMAC also claims they are required to report all accounts as "In Default" to "The Bad Credit List" or "CAVRS" once they have not received payment for 90 days for any reason, *even if the loan is in dispute*.

(emphasis added) Note: TAGGART did not refuse to payment, GMAC refused to accept his payments pursuant the mortgage contract and agreement.

18. As a result of the inaccurate reporting of the loan by GMAC, "Acting Under Color of Law", TAGGART's license to perform Appraisals for FHA Loans was

taken away; Despite TAGGART's stellar record with the FHA for many years, this instantly took his license away and made him ineligible to apply for FHA approval status until GMAC stopped reporting TAGGART as "In Default" on his FHA loan.

19. TAGGART contacted The "FHA" and HUD to inform them of the inaccurate reporting and requested a Hearing or "Due Process"; The FHA simply told plaintiff that they would not change anything regarding the status of TAGGART's appraiser eligibility until GMAC reported him in "Good Standing" or "Not in Default". Plaintiff also contacted HUD via a letter(s), to resolve this inaccurate reporting and received no response. Plaintiff also contacted his United States Congressman and United States Senators; His United States Congressman and United States Senators simply told Plaintiff to do whatever GMAC wanted them to do (That was pay inflated escrow in violation of the mortgage contract and pay "Forced Placed Insurance Premiums"). They simply assumed GMAC was *correct* without any investigation. They did nothing to correct the errors or restore the FHA license entitled to TAGGART to complete FHA appraisal assignments. TAGGART had an outstanding record with the FHA and meet all of the other eligibility requirements.

20. As a result of the actions by GMAC, FHA, HUD, and "THE GOVERNMENT's", actions, Plaintiff has suffered, among other things, a loss of income as an FHA appraiser, defamation of character, other loss of income as a result of their actions and severe emotional stress. All Defendants have, among other things, violated Plaintiffs Civil Rights of "The United States Constitution" and "The Pennsylvania State Constitution". Plaintiff is hereby

entitled to relief for damages suffered as a result of *all* Defendant's *willful* and *despicable* actions.

21. All Defendants have violated Plaintiff's United States Constitutional Rights and The Pennsylvania State Constitutional Rights to a "Fair Trial" (5th & 7th Amendments of The U.S. Constitution). The have rendered plaintiff guilty without a "Fair Trial", "Due Process" or even a Hearing.
22. All Defendants have violated Plaintiff's United States Constitutional rights and The Pennsylvania State Constitutional Rights by taking "Property" away from plaintiff without "Due Process". All defendants simply took Plaintiff's FHA license away without "Due Process" or even a hearing (5th & 7th Amendments of The U.S. Constitution)

FIRST CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for lack of "Due Process" and allege as follows:

23. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.
24. All Defendants violated "The Constitution of The United States of America As they took "Property" from Plaintiff without any "Due Process"; A violation of

The 5th Amendment of The United States Constitution. TAGGART's FHA license To perform FHA appraisals was taken away from him without any "Due Process" by the actions all defendants. No "Due Process" to this date has been completed for the taking of TAGGART's FHA license.

25. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

26. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

27. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

SECOND CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF for violations by all Defendants and allege as follows:

28. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein
29. All Defendants violated, "The Constitution of The State of Pennsylvania" or "The Commonwealth of Pennsylvania", as they took "Property" from Plaintiff without any "Due Process"; No "Due Process" to this date has been completed for the taking of TAGGART's (Property) FHA license.
30. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions
31. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

32. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

THIRD CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for lack of "Fair Trial" and allege as follows:

33. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

34. All Defendants violated "The Constitution of The United States of America As they took "Property" from Plaintiff without any "Fair Trial"; A violation of The 7th Amendment of The United States Constitution. TAGGART's FHA license to perform FHA appraisals was taken away from him without any "Fair Trial" by the actions all defendants. No "Fair Trial" to this date has been completed for the taking of TAGGART's FHA license.

35. Defendant(s), and each of them, committed the acts herein alleged

maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

36. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

37. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

FOURTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for lack of "Fair Trial" and allege as follows:

38. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.
39. All Defendants violated, "The Constitution of The State of Pennsylvania" or "The Commonwealth of Pennsylvania", As they took "Property" from Plaintiff without any "Fair Trial"; A violation of , "The Constitution of The State of Pennsylvania" or "The Commonwealth of Pennsylvania". TAGGART's FHA license to perform FHA appraisals was taken away from him without any "Fair Trial" by the actions all defendants. No "Fair Trial" to this date has been completed for the taking of TAGGART's FHA license.
40. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions
41. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount

to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

42. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

FIFTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for "Restraint of Trade" and allege as follows:

43. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

44. The actions of all Defendants restrained TAGGART's ability to "Make a Living" as an appraiser by preventing him from completing FHA appraisals, something he has done for many years. It has also caused TAGGART to lose other mortgage appraisal business as clients and/or prospective clients will only hire appraisers on the FHA list for conventional appraisals and other appraisals. TAGGART's FHA license to perform FHA appraisals was willfully taken away

from him without any "Fair Trial" or "Due Process" by the actions all defendants.

No "Fair Trial" or "Due Process to this date has been completed for the taking of TAGGART's FHA license.

45. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

46. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

47. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

SIXTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for "Defamation" and allege as follows:

48. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.
49. The actions of all Defendants "Defamed" TAGGART's personal & Professional Reputation as an appraiser by erroneously reporting that he is ineligible to be on the FHA licensed appraiser list. The also "Defamed" TAGGART by preventing him from completing FHA appraisals, something he has done for many years. It has also caused TAGGART to lose other mortgage appraisal business as clients and/or prospective clients will only hire appraisers on the FHA list for conventional appraisals and other appraisals. TAGGART's FHA license to perform FHA appraisals was willfully taken away from him without any "Fair Trial" or "Due Process" by the actions all defendants. No "Fair Trial" or "Due Process to this date has been completed for the taking of TAGGART's FHA license.
50. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manner thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in

an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

51. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

52. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

SEVENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for "Tortuous" and allege as follows:

53. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

54. The actions of all Defendants are "Tortuous" and caused TAGGART harm including: loss of income, personal reputation, professional reputation, loss

of FHA appraiser license, loss of Pennsylvania State and U.S Constitutional rights, and rights regarding mortgage agreement.

55. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

56. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

57. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

EIGHTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants for The Unfair Trade Practices Act & Consumer Protection Laws " and allege as follows:

58. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

59. The actions of all Defendants are a violation of "The Unfair Trade Practices Act & Consumer Protection Laws" and caused TAGGART harm including: loss of income, personal reputation, professional reputation, loss of FHA appraiser license, loss of Pennsylvania State and U.S Constitutional rights, and rights regarding mortgage agreement.

60 Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

61. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount

to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all

Defendants actions

62. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS
PRAYED

NINTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against all Defendants and allege as follows:

63. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

64. Plaintiff cites the actions of all Defendants for any other laws that are applicable to the case that caused harm to TAGGART, including but not limited to, loss of income, personal reputation, professional reputation, loss of FHA appraiser license, violations of Pennsylvania State and U.S Constitutional rights, and rights regarding mortgage agreement.

65 Defendant(s), and each of them, committed the acts herein alleged

maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

66. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

67. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

TENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against Defendants, The GOVERNMENT, HUD, & FHA to **Stop removing appraisers from the FHA Approved Appraisers List** and denying "FHA License" to perform appraisals for being on the "CAVRS LIST" as no law permits them to do so. Plaintiff also seeks damages from all defendants for their actions

68. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

69. Defendants, The GOVERNMENT, HUD, & FHA have removed Plaintiff, TAGGART'S, "License to perform FHA Appraisals" simply due to the reporting of defendant GMAC to THE GOVERNMENT'S "CAVRS LIST".

70. Defendants, The GOVERNMENT, HUD, & FHA have no legal authority under the law to remove an appraiser in good standing for simply being on the "CAVRS List".

71. Even if Defendants, The GOVERNMENT, HUD, & FHA were found to have legal authority to do so, The policy should be abolished as it does not benefit The GOVERNMENT, HUD, & FHA in any way. It only decreases the pool of approved appraisers, creates a shortage of appraisers, and causes the consumers to pay higher appraiser fees for FHA appraisals due to this policy.

72. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

73 Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

74. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

ELEVENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against Defendants, The GOVERNMENT, HUD, & FHA to **Stop removing appraisers from the FHA Approved Appraisers List** and denying A License "Without Due Process" & "A Fair Trial"

75. Plaintiff repeats and re pleads paragraphs 1 through 22 and incorporates the allegations by reference as though fully set-forth herein.

76. "FHA/HUD revoked TAGGART's License" to perform appraisals WITHOUT "Due Process" (or Notice) and in violation of The 5th Amendment & 7th Amendment of The Constitution of The United States of America.

77. Defendants, The GOVERNMENT, HUD, & FHA have removed Plaintiff, TAGGART'S, "License to perform FHA Appraisals" simply due to the reporting of Defendant, GMAC to THE GOVERNMENT'S "CAVRS LIST".

78. The GOVERNMENT, HUD, & FHA removed Plaintiff, TAGGART's, FHA License from him with absolutely no "Due Process and No "Fair Trial". Plaintiff is entitled to "Due Process" under "The 5th Amendment" & "7th Amendment" of the Constitution of The United States of America.

79. Defendants, The GOVERNMENT, HUD, & FHA removed Plaintiff, TAGGART's License with simply the erroneous reporting by Defendant, GMAC That Plaintiff, TAGGART, is in default.

81. No court of law has rendered a verdict in the litigation whether Plaintiff, TAGGART, or Defendant, GMAC are in default; Therefore, no "due Process" has taken place.

82. Even if Defendant, GMAC did eventually have a judgment entered in their favor, Plaintiff, TAGGART has had his license removed without due process first.

83. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

84 Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

85. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

TWELTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against Defendants, The GOVERNMENT, HUD, FHA & GMAC for **“A Declaratory Judgment”** . Plaintiff seeks Declaratory Judgement whether Plaintiff received “Due Process” & “A Fair Trial” (under The United States Constitution & Pennsylvania State Constitution) when his “FHA License to perform appraisals was taken from him

86. Plaintiff repeats and re pleads paragraphs 1 through 85 and incorporates the allegations by reference as though fully set-forth herein.

87. “FHA License” to perform appraisals WITHOUT “Due Process and in violation of The 5th Amendment & 7th Amendment of The Constitution of The United States of America.

88. Defendants, The GOVERNMENT, HUD, & FHA have removed Plaintiff, TAGGART’S, “License to perform FHA Appraisals” simply due to the reporting of Defendant, GMAC to THE GOVERNMENT’S “CAVRS LIST”.

89. The GOVERNMENT, HUD, & FHA removed Plaintiff, TAGGART’s, FHA License from him with absolutely no “Due Process and No “Fair Trial”. Plaintiff is entitled to “Due Process” under “The 5th Amendment” & “7th Amendment” of the Constitution of The United States of America.

90. Defendants, The GOVERNMENT, HUD, & FHA removed Plaintiff, TAGGART's License with simply the erroneous reporting by Defendant, GMAC That Plaintiff, TAGGART, is in default.

91. No court of law has rendered a verdict in the litigation whether Plaintiff, TAGGART, or Defendant, GMAC are in default; Therefore, no "due Process" has taken place.

92. Even if Defendant, GMAC did eventually have a judgment entered in their favor, Plaintiff, TAGGART has had his license removed without due process first.

93. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

94 Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

95. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to

“General Damages” as well as “Punitive Damages” The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

THIRTEENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against Defendants, The GOVERNMENT, HUD, FHA & GMAC for **“A Declaratory Judgment”** . Plaintiff seeks a “Declaratory Judgment” “whether The GOVERNMENT, HUD, FHA may remove an Appraisers FHA License for being on “The CAVRS LIST” & **“Declaratory Judgment”** whether The GOVERNMENT, HUD, FHA has the Legal Authority to remove an Appraiser’s FHA License for anything other than poor appraisal quality or performance.

96. Plaintiff repeats and re pleads paragraphs 1 through 95 and incorporates the allegations by reference as though fully set-forth herein

97. Plaintiff seeks a “Declaratory Judgment” “whether The GOVERNMENT, HUD, FHA may remove an Appraisers FHA License for being on “The CAVRS LIST”

98. Plaintiff has had his FHA License removed by The GOVERNMENT, HUD, FHA for simply being *erroneously “reported”* as “In Default” by GMAC.

99. **To this date no judgment has been entered against Taggart for being "In Default" on the loan from GMAC on Cowpath Rd.**

100. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

101. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

102. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

103. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS
PRAYED

FOURTEENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR
RELIEF against Defendants, The GOVERNMENT, HUD, & FHA to Change/
Amend "Reporting Procedures" for the reporting of "The Payment Status" or/or
"The Performance Status" of loans to CAVRS and other Credit Reporting
Agencies the to conform with The Fair Debt Collection Practices Act ,The Fair
Credit Reporting Act, and accurately report status of loan.

102. Plaintiff repeats and re pleads paragraphs 1 through 95 and incorporates
the allegations by reference as though fully set-forth herein

103. Defendant, GMAC alleged ,in the foreclosure case filed by them, that it
was only able to report to the loan status 2 ways... "In default"... or "Current".

104. The fact that there is litigation regarding the loan ,notwithstanding the
several disputes on the loan prior to litigation, shows that there are unresolved
disputes. This also indicates that no court of law has rendered a judgment in the
favor of either party to this point.

105. Defendant(s), and each of them, committed the acts herein alleged
maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs

rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

106. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

107. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

108. Plaintiff seeks relief from the Government in the form of: Changing the Reporting options on the status of loans that do not violate the civil rights of Plaintiff, and conforming to the Fair Credit Reporting Act & Fair Debt Collections Act, which states that all creditor must report information accurately.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

FIFTEENTH CLAIM FOR RELIEF

COMES NOW PLAINTIFF and for the separate and distinct CLAIM FOR RELIEF against Defendants, The GOVERNMENT, HUD, & FHA to Change/ Amend policy to permit government employees from imposing religious beliefs upon people, either orally or in written correspondence. The GOVERNMENT, HUD, & FHA also violated Plaintiff, TAGGART's U.S. Constitutional Right to Religion.

109. Plaintiff repeats and re pleads paragraphs 1 through 108 and incorporates the allegations by reference as though fully set-forth herein

110. FHA/HUD representative & employee, Avis Ivy, imposed her religious beliefs in correspondence to TAGGART when TAGGART was attempting to resolve the issue of his FHA License/Appraisers Status with Ms. Ivy.

111. **Ms. Avis Ivy stated in her correspondence “Be thankful in all things And know God is working it out for your good. Learn to praise even when you want to cry” (see Exhibits HUD 14-20, HUD 22-24, HUD 26-27, HUD 30-38, HUD 40 – 42)**

112. Ms. Avis Ivy, HUD, FHA, & The United States Government violated TAGGART'S RIGHT TO Freedom of Religion and imposed “God” or their version of “God” upon TAGGART during their normal course of business. This is a violation of The 1st Amendment of The United States Constitution.

113. HUD/FHA & The GOVERNMENT imposed their view of religion upon TAGGART by making unsolicited representations referring to "GOD" or their Version of "GOD"

114. Furthermore, **HUD/FHA & The Government did not resolve the issue regarding the license, the simply asserted that "God is working it out for your Good".**

115. Defendant(s), and each of them, committed the acts herein alleged maliciously, fraudulently, and oppressively, with reckless disregard of Plaintiffs rights. Conduct by the Defendant (s), and each of them, amounted to malice and was carried out in a despicable, deliberate, cold, callous and intentional manor thereby entitling Plaintiff to recover punitive damages from the Defendant(s) in an amount according to proof. Plaintiff is also entitled to "General Damages" as a result of all of the Defendants actions

116. Plaintiff informed and believes that as a further result of all of the Defendant's conduct, Plaintiff has suffered economic damages in the amount to be proven at trial. Plaintiff is entitled to "General Damages" as a result of all Defendants actions

117. Plaintiff is informed and believes and thereon alleges that as a result of the misrepresentations and actions by all of the Defendants, he is also entitled to "General Damages" as well as "Punitive Damages" The Plaintiff has suffered severe emotional distress in an amount to be proven at trial.

118. Plaintiff seeks relief from the Government in the form of: Changing the Reporting options on the status of loans that do not violate the civil rights of Plaintiff, and conforming to the Fair Credit Reporting Act & Fair Debt Collections Act, which states that all creditor must report information accurately.

ALL FOR WHICH DEFENDANT SEEKS DAMAGES AND OTHER RELIEF AS PRAYED

ALL FOR WHICH PLAINTIFF PRAY AS FOLLOWS

On all Claims for Relief FROM ALL PARTIES:

- 1. Compensatory Damages in an amount of \$5,000.000.**
- 2. General Damages in the amount of \$15,000.000.**
- 3. Punitive Damages in the amount of \$15,000.000.**
- 4. Statutory Damages in the amount of \$15,000.000.**
- 5. Special Damages in the amount of \$15,000.000.**
- 6. Treble Damages in the amount of \$15,000.000.**
- 7. Reinstatement of FHA License Status as Approved Appraiser**
- 8. Cost of suit;**
- 9. Attorney's fees; and,**

10. Such other relief as the court deems just and proper

11. "Declaratory Judgment" whether Plaintiff received "Due Process" & "A Fair Trial" (under The United States Constitution & Pennsylvania State Constitution) when his "FHA License to perform appraisals was taken from him In January 2010".

12. "Declaratory Judgment" whether The GOVERNMENT, HUD, FHA has the Legal Authority to remove an Appraiser's FHA License for simply being on the CAVRS List (Bad Credit List)

13. "Declaratory Judgment" whether The GOVERNMENT, HUD, FHA has the Legal Authority to remove an Appraiser's FHA License for anything other than poor appraisal quality or performance.

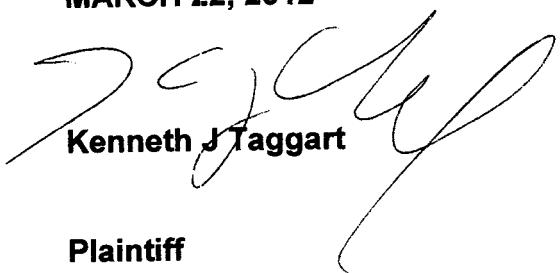
14. RELIEF against Defendants, The GOVERNMENT, HUD, & FHA to Change/ Amend "Reporting Procedures" for the reporting of "The Payment Status" or/or "The Performance Status" of loans to CAVRS and other Credit Reporting Agencies the to conform with The Fair Debt Collection Practices Act , The Fair Credit Reporting Act, and accurately report status of loan to any third party.

15. Revocation of HUD/FHA policy to remove appraisers from the FHA approved list for being on the CAVRS List.

16. Revocation of HUD/FHA policy to place a person on 'CAVRS List" or any "Bad Credit List" when the loan is in dispute or litigation.

17. HUD/FHA are required to change options for reporting true status of loans to "CAVRS List" Or "Bad Credit List". The current Options do not accurately reflect the true status of all loans including Plaintiff's.

MARCH 22, 2012


Kenneth J Taggart

Plaintiff

Pro Se

Certificate of Service

No: 09-25338

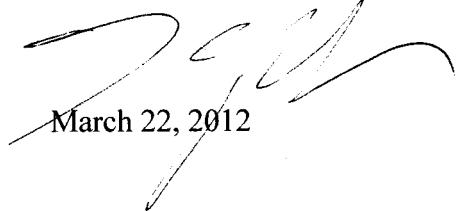
The undersigned certifies that on February 17, 2012, he caused a copy of :

"Amended Civil Complaint"

to be delivered to the court via personal service. The foregoing was also delivered via personal service on March 22, 2012 to :

U.S. Attorney's Office,
Eastern District of Pennsylvania
615 Chestnut St
Suite #1250
Philadelphia, Pa 19106-4404

Kenneth J Taggart, Pro se



A handwritten signature in black ink, appearing to read "KJ Taggart".

March 22, 2012

EXHIBITS

CONGRESSMAN PATRICK J. MURPHY

EIGHTH CONGRESSIONAL DISTRICT, PENNSYLVANIA

HOUSE ARMED SERVICES COMMITTEE

MILITARY PERSONNEL SUBCOMMITTEE

TERRORISM AND UNCONVENTIONAL THREATS

AND CAPABILITIES SUBCOMMITTEE

HOUSE PERMANENT SELECT

COMMITTEE ON INTELLIGENCE



**Congress of the United States
House of Representatives
Washington, DC 20515**

1508 LONGWORTH BUILDING
WASHINGTON, DC 20515
PHONE: (202) 225-4275
FAX: (202) 225-9511

BRISTOL OFFICE:
414 MILL STREET
BRISTOL, PA 19007
PHONE: (215) 826-1963
FAX: (215) 826-1987

DOYLESTOWN OFFICE:
72 NORTH MAIN STREET
DOYLESTOWN, PA 18901
PHONE: (215) 348-1194
FAX: (215) 348-1449

[HTTP://PATRICKMURPHY.HOUSE.GOV](http://PATRICKMURPHY.HOUSE.GOV)

February 16, 2010

Mr. Kenneth Taggart
45 Heron Rd
Holland, PA 18966-2109

Dear Mr. Taggart:

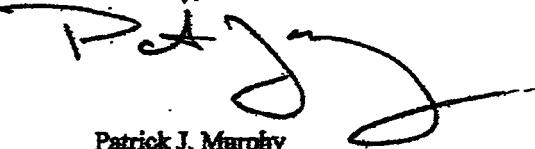
Thank you for contacting my office about the problems you are experiencing with GMAC. Although I cannot guarantee a particular outcome, I want you to know that my staff and I will do our best to help you receive a fair and timely response.

My office has received the necessary written authorization from you which allows me or a designated member of my staff to contact GMAC on your behalf. I will be back in touch with you as soon as I receive a response from GMAC.

In cases involving a federal agency, the role of my office is to facilitate the processes involved, gain a fair hearing for your case, and sometimes advocate for a particular outcome. Please bear in mind that my staff cannot force an agency to expedite your case or to act in your favor. In addition, my office is not able to offer legal advice or act as an attorney, and the rules of the House of Representatives do not allow me to intervene in or influence the outcome of cases that are under the jurisdiction of a court. Finally, our office does not normally intervene in matters under the jurisdiction of local or state governments.

If you have any questions in the meantime, please feel free to contact Laura Andrews in my Bristol office at 215-826-1963. My staff and I look forward to working with you.

Sincerely,


Patrick J. Murphy
MEMBER OF CONGRESS

PJM/oj

HUD 1

CONGRESSMAN PATRICK J. MURPHY
EIGHTH CONGRESSIONAL DISTRICT, PENNSYLVANIA

HOUSE ARMED SERVICES COMMITTEE
MILITARY PERSONNEL SUBCOMMITTEE
TERRORISM AND UNCONVENTIONAL THREATS
AND CAPABILITIES SUBCOMMITTEE

HOUSE PERMANENT SELECT
COMMITTEE ON INTELLIGENCE



Congress of the United States
House of Representatives
Washington, DC 20515

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FAX: (202) 225-9511

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PHONE: (215) 826-1983
FAX: (215) 826-1987

DOYLESTOWN OFFICE:
72 NORTH MARK STREET
DOYLESTOWN, PA 18901
PHONE: (215) 348-1184
FAX: (215) 348-1449

[HTTP://PATRICKMURPHY.HOUSE.GOV](http://PATRICKMURPHY.HOUSE.GOV)

February 16, 2010

GMAC
200 Renaissance Center
Detroit, MI 48265-2000

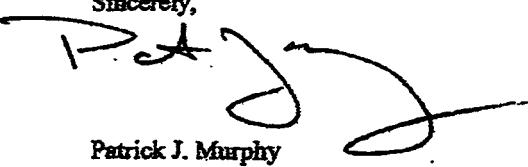
To Whom It May Concern:

Enclosed is a copy of correspondence I have received from my constituent, Kenneth J Taggart, regarding the problem that he is having with the GMAC. I believe that you will find the enclosed correspondence to be self-explanatory.

I would appreciate it if you would review the enclosed documents and provide me with any information that may be helpful to my constituent. Please direct your response to the attention of Laura Andrews in my office at: 414 Mill Street, Bristol, PA 19007 (215-826-1963).

I am grateful for any assistance you may be able to provide in this matter.

Sincerely,


 Patrick J. Murphy
 MEMBER OF CONGRESS

PJM/cj
 Enclosure

HUD 2

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CONGRESSMAN PATRICK J. MURPHY

EIGHTH CONGRESSIONAL DISTRICT, PENNSYLVANIA

HOUSE ARMED SERVICES COMMITTEE

MILITARY PERSONNEL, SUBCOMMITTEE
TERRORISM AND UNCONVENTIONAL THREATS
AND CAPABILITIES SUBCOMMITTEE

HOUSE PERMANENT SELECT
COMMITTEE ON INTELLIGENCE



**Congress of the United States
House of Representatives
Washington, DC 20515**

1508 LONGWORTH BUILDING
WASHINGTON, DC 20515
PHONE: (202) 226-4276
FAX: (202) 225-9511

BRISTOL OFFICE:
414 MILL STREET
BRISTOL, PA 19007
PHONE: (215) 826-1963
FAX: (215) 826-1997

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72 NORTH MAIN STREET
DOYLESTOWN, PA 18901
PHONE: (215) 348-1194
FAX: (215) 348-1449

[HTTP://PATRICKMURPHY.HOUSE.GOV](http://PATRICKMURPHY.HOUSE.GOV)

February 16, 2010

Mr. Kenneth Taggart
45 Heron Rd
Holland, PA 18966-2109

Dear Mr. Taggart:

Thank you for contacting my office about the problems you are experiencing with the U.S. Department of Housing and Urban Development. Although I cannot guarantee a particular outcome, I want you to know that my staff and I will do our best to help you receive a fair and timely response.

My office has received the necessary written authorization from you which allows me or a designated member of my staff to contact HUD on your behalf. I will be back in touch with you as soon as I receive a response from HUD.

In cases involving a federal agency, the role of my office is to facilitate the processes involved, gain a fair hearing for your case, and sometimes advocate for a particular outcome. Please bear in mind that my staff cannot force an agency to expedite your case or to act in your favor. In addition, my office is not able to offer legal advice or act as an attorney, and the rules of the House of Representatives do not allow me to intervene in or influence the outcome of cases that are under the jurisdiction of a court. Finally, our office does not normally intervene in matters under the jurisdiction of local or state governments.

If you have any questions in the meantime, please feel free to contact Laura Andrews in my Bristol office at 215-826-1963. My staff and I look forward to working with you.

Sincerely,

Patrick J. Murphy
MEMBER OF CONGRESS

PJM/obj

HUD 3

CONGRESSMAN PATRICK J. MURPHY
EIGHTH CONGRESSIONAL DISTRICT, PENNSYLVANIA

HOUSE ARMED SERVICES COMMITTEE
MILITARY PERSONNEL SUBCOMMITTEE
TERRORISM AND UNCONVENTIONAL THREATS
AND CAPABILITY SUBCOMMITTEE

HOUSE PERMANENT SELECT
COMMITTEE ON INTELLIGENCE



Congress of the United States
House of Representatives
Washington, DC 20515

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[HTTP://PATRICKMURPHY.HOUSE.GOV](http://PATRICKMURPHY.HOUSE.GOV)

February 16, 2010

Mr. John Bravacos
Regional Director
U.S. Department of Housing
100 Penns Square East
Philadelphia, PA 19104

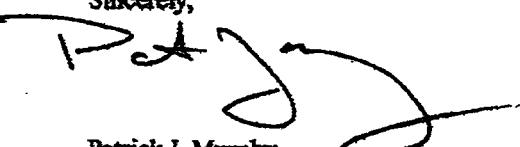
Dear Mr. Bravacos,

Enclosed is a copy of correspondence I have received from my constituent, Kenneth J Taggart, regarding the problem that he is having with the U.S. Department of Housing and Urban Development. I believe that you will find the enclosed correspondence to be self-explanatory.

I would appreciate it if you would review the enclosed documents and provide me with any information that may be helpful to my constituent. Please direct your response to the attention of Laura Andrews in my office at: 414 Mill Street, Bristol, PA 19007 (215-826-1963).

I am grateful for any assistance you may be able to provide in this matter.

Sincerely,


Patrick J. Murphy
MEMBER OF CONGRESS

PJM/oj
Enclosure

MUD 4

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212.

Privacy Release Form
Office of Congressman Patrick J. Murphy

The Privacy Act of 1974 requires written consent from the constituent before information can be obtained from a government agency's records.

NOTE: Members of Congress are empowered to help constituents interact with agencies and offices of the federal government and other entities. Although Members and their staff cannot force an agency to expedite your case or act in your favor, they can frequently intervene to facilitate the processes involved, encourage an agency to give your case consideration and sometimes advocate for a favorable outcome.

Full Name (Mr. Mrs. Ms.) Kenneth J. Taggart

Address 45 Heron Rd

City Holland Pa Zip Code 15966

Social Security Number 173-58-8292 Date of Birth 1/30/63

Home Phone ██████████ Work Phone ██████████ Cell Phone ██████████

Email Address Kenttaggart@verizon.net

I prefer to be contacted by: Home Phone Work Phone Cell Phone Email

Federal Agency Category:

Military Dept. of State (Visas) Passport Social Security
 Veterans Dept. of Transportation Medicare U.S. Postal Service
 HUD Dept. of Education Dept. of Labor Dept. of Justice
 IRS Immigration A# or Application #: _____

Other (please specify) ComAC Mortgage | Attorney Brian Flascher

Please identify other Senate or Congressional Offices you have or contacted about this issue:

- Spector
Senator(s) - Casey Representative(s) _____

HUD 5

213.

The following information is required.

Please briefly explain your problem and add copies of any relevant documentation:

Please state how you would like Congressman Murphy to help you and what your desired result would be.

Due to the Privacy Act of 1974 (Public Law 93-597), Federal and State government agencies are prohibited from releasing any information or discussing regarding another individual without that individual's written permission. Your signature on this page authorizes me, as your Congressman, or an authorized member of my staff to contact the proper officials on your behalf, discuss the matter, and receive any pertinent information.

I authorize Congressman Patrick Murphy and his staff to grant and obtain personal records, files and information about me pertaining to my request for assistance. I understand that I may revoke this authorization at any time.

Signature

JKM Date 2/1/10
Signature of primary constituent receiving assistance - Third party signatures are not accepted.

Bristol Office

Congressman Patrick J. Murphy
414 Mill Street
Bristol, PA 19007
Phone: (215) 826-1963
Fax: (215) 826-1997

Doylestown Office

Congressman Patrick J. Murphy
72 North Main Street
Doylestown, PA 19801
Phone: (215) 348-1194
Fax: (215) 348-1449

HUD 6

214.

Case Sheet

Subject:	Housing / HUD	Attention:
Information Taken By:	C4	Office Location:
Taken:	<input type="checkbox"/> By Phone <input checked="" type="checkbox"/> During Office Visit <input type="checkbox"/> Other	Date: _____
		<input type="checkbox"/> Old Case <input checked="" type="checkbox"/> New Case

Person Contacting Office: Tagget
Mailing Address: _____
City, State, Zip Code: _____
Phone# H() _____ W() _____ Other() _____
Soc. Sec. #: _____ Claim #: _____ Date of Birth: _____

Problem/Comment: _____
* HUD can't do anything until litigation is over
* Independent appraiser - could cost thousands per week (av. \$1200/week)
* Has been an appraiser for 20 years - never a complaint

* Mortgage - Jan '09 - need to prove proof of insurance - Constit gave proof - CMAC still forced insurance on him, even though insurance was paid through escrow - constituent had to pay normal - pay out up \$1200/month - would not accept normal payment
1294
Attach Authorization Form if needed
orig. \$5400 to \$6669 mon.

HUD 7

215.

*Kenneth J Taggart
45 Heron Rd
Holland, Pa 18966*

February 15, 2010

Fleischer, Fleischer & Suglia
Brian Fleisher
Plaza 100 at Main St
Suite #208
Voorhees, New Jersey, 08043

RE: GMAC Mortgage, LLC v. Kenneth J Taggart, Pro Se
Case No 09-25338

Dear Mr. Fleisher:

I am following up with the conversation we had
On February 12, 2010. As requested, I am submitting to you
additional information and developments in this case.

As you know, this case has been in dispute since
January 2009 as documented in the counterclaim filed against
GMAC Mortgage, LLC. There are currently servicing issues
(RESPA - SEC SIX) in regards to escrow payments as well as
other servicing issues. There are also violations of RESPA &
TILA in the origination process as well.

One of the main issues is in regards to the home owners
insurance and the monthly escrow payments on the mortgage.
There are also violations of RESPA & TILA in the origination
process as well.

In August 2009 GMAC Mortgage , LLC filed a complaint
for foreclosure in Montgomery County Court in the State of
Pennsylvania. The complaint alleges the mortgage is in
default and delinquent. The defendant, Kenneth J Taggart,
filed a counterclaim disputing GMAC Mortgage's claim and
alleging Violations of TILA & RESPA among other things
against GMAC Mortgage, LLC.

Since this loan has been documented to be in dispute
since January 2009 and is still not resolved, this loan
should never have been reported to: (FHA) The Federal
Housing Authority, (HUD) Housing and Urban Development, any
government agency or third party as being in default.

HUD 8

KT 60

This loan is not in default for several reasons:

1) GMAC Mortgage illegally placed "Forced Insurance" on the subject property when Kenneth J Taggart had obtained adequate insurance and provided copies of insurance to GMAC Mortgage, LLC; Furthermore, GMAC Mortgage was responsible to pay the premiums for the insurance obtained by Kenneth J Taggart, and did so. GMAC Mortgage not only paid for, but had copies of the insurance policies obtained by Kenneth J Taggart. Yet, GMAC Mortgage still placed a policy on the property at a cost of over 6 times the market rate.

They refused to drop the insurance, and raised the Escrow payment on the monthly payment over \$1,200 per month. They then adjusted it to an additional \$209 per month which was still incorrect. There was no explanation for the increase of \$1,200/month increase nor the adjusted \$209/month increase!

As of this date I am not sure if there is still "Forced Insurance", but Kenneth J Taggart has been charged late fees, inspection fees, legal fees, court costs, and other fees that GMAC Mortgage will not remove due to their inability to correct this issue. (Well documented)

GMAC Mortgage refused to remove any fees, demanded payment in full including all fees that were charged while in dispute, forced insurance, legal fees, court cost, inspection costs, and other fees - GMAC MORTGAGE WOULD ACCEPT ANYTHING LESS THAN WHAT THEY INCOMPETANTLY AND NEGLIGENTLY DECLARED WAS CORRECT. THEY WOULD NOT ACCEPT THE PAYMENT OF \$5,401 THAT WAS IN ALL OF THE MORTGAGE DOCUMENTS AND DISCLOSURES. THERE WAS NO REASON FOR PAYMENT TO CHANGE AS ADEQUATE INSURANCE WAS IN PLACE AND TAXES WERE THE SAME OR RELATIVELY CLOSE TO THE SAME.

2) There are/were several Truth-In-Lending and Real Estate Settlement & Procedures Act violations during the origination process of this loan; Subsequent lenders are liable for violations of previous lenders. GMAC Mortgage Knowingly purchased a loan that did not comply with Truth-In-Lending statutes as well as Real Estate Settlement & Procedures Act statutes.

HUD 9

KTC

- RESPA: a) did not disclose all terms within 3 days of application.
 - b) did not provide closing documents and mortgage documents 24 hours prior to settlement.
 - c) other RESPA violations

- TILA violations:
 - a) failed to provide Rescission within 3 days after full disclosure at settlement.

THIS LOAN IS ELIGIBLE TO BE RESCINDED DUE TO LACK OF FULL DISCLOSURE AND EXTENSION OF 3 DAY RIGHT OF RESCISSION AFTER FULL DISCLOSURE.

- b) Failed to follow TILA guidelines and Regulation "Z" on TILA disclosures.
- c) Violated other TILA statutes as provided in Counterclaim.

3) Other violations in the counterclaim that include violations of "The Pennsylvania Unfair Trade Practices Act & Consumer Protection Laws", other RESPA servicing laws, Fair Credit Reporting Act Statutes, among other things listed in the complaint.

- a) Multiple violations of the Unfair Trade Practices Act & Consumer Protection Laws
- b) Multiple violations of the "Fair Credit Reporting Act"
- c) RESPA Servicing violations
- d) Other Servicing violations

Since GMAC Mortgage is currently reporting the status of the loan inaccurately as "In Default" to HUD/FHA, it has prevented Kenneth J Taggart from participating in any government programs. GMAC Mortgage's reporting places Kenneth J Taggart on the "CAIVERS LIST" which excludes him from participating in any government program.

Kenneth J Taggart is an FHA /HUD approved appraiser and GMAC Mortgage's incorrect reporting of the status of the loan in question has made Kenneth J Taggart ineligible to

HUD 10

KTG2

participate as an FHA/ HUD approved appraiser. This has had a significant impact on the volume of work and reputation of Kenneth J Taggart's professional reputation. This has severely damaged the reputation and ability of Kenneth J Taggart to earn a living.

The volume of FHA/HUD appraisals can range from 60% - 80% of the work received by Kenneth J Taggart. This has had a detrimental affect of the income received by Kenneth J Taggart.

The incorrect reporting of this loan has caused among other things, "Defamation of Character", "Restraint of Trade", and "A violation of Civil Rights".

This action, reporting inaccurate information to FHA/ HUD, has significantly increased the damages to Kenneth J Taggart; This will only increase the negligence and damages already caused by GMAC Mortgage, LLC. Actual losses of income as a result of this reporting could be as much as \$500,000 or more; Punitive damages as a result of this could be in the millions for such willful & malicious action(s).

I am requesting that the reporting of this loan as "In Default, Foreclosure or any derogatory information" to FHA, HUD, any government agency, credit bureau, or any other third party. This loan should only be marked as "In Dispute", "Current", or be removed and the account not be reported at all as no court of law in the United sates of America has found Kenneth J Taggart guilty of any default or anything that should be considered derogatory. Restraint from reporting any derogatory information should continue until any and all appeals & litigation has been exhausted.

GMAC Mortgage has reported to FHA & HUD that the loan is in Foreclosure and/ or delinquent when there has been no judgement rendered by any court of law in The United States Of America. This is a violation of Civil Rights to assert or enter judgement without a fair trial!

HUD II

1563

Kenneth J Taggart will also be filing a complaints with appropriate government agencies in reference to the inaccurate reporting, incompetent servicing, and violations of law in regards to the origination of this loan. Complaints will be filed with the following agencies:

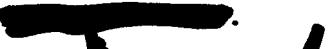
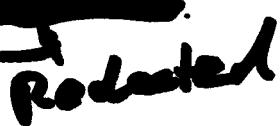
- A) The Office of the Comptroller Of Currency's Office.
- B) Federal Trade Commission
- C) U.S. Attorney General & Dept Of Justice.
- D) Pennsylvania State Attorney General
- E) Federal Deposit Insurance corporation
- F) Federal Housing Administration
- G) Department of Housing and Urban Development

I am hoping to resolve this amicably. However, due to the immediate impact of GMAC Mortgage's actions, Kenneth J Taggart will not have any choice but to take legal action in the very near future.

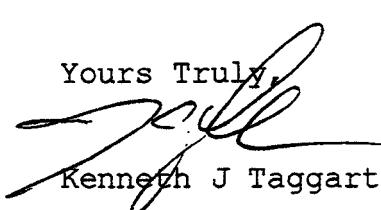
I expect to take legal action as early as February 26, 2010, but no later than March 15, 2010 due to the serious nature and immediate impact on Kenneth J Taggart. Legal action will include, but will not be limited to; violations of privacy, violation of civil rights, defamation of character, restraint of trade, reporting false information to government agencies, making false statements to government agencies, reporting false information to credit bureaus.

Kenneth J Taggart will also seek an immediate injunction for GMAC Mortgage to "Cease and Desist" the detrimental actions that are causing immediate harm to Kenneth J Taggart.

You may contact me to discuss any or all of these issues by email or phone. You my contact me at:


or 


Yours Truly,

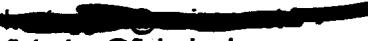


Kenneth J Taggart, Pro Se

HUD 12

KT64

KEN TAGGART

From: "KEN TAGGART"  *Redacted*
To: "Brian Fleischer" <bfleischer@fleischerlaw.com>
Sent: Friday, March 05, 2010 12:06 PM
Attach: gmacletter21510.wps
Subject: Fw: GMAC Mortgage v Taggart

Dear Mr Fleisger,

I am following up from the letter sent a few weeks ago. Do you have anything from your client. I will be taking legal action shortly unless I hear from you soon.

Ken Taggart

— Original Message —

From: KEN TAGGART
To: Brian Fleischer
Sent: Wednesday, March 17, 2010 8:31 AM
Subject: GMAC Mortgage v Taggart

Dear Mr Fleischer,

Attached is a letter regarding updates on this case. I also fowrded you an email from FHA/HUD supporting the information provided in the letter.

I hope that these issues can be resolved as soon as possible.

Thank You for your cooperation

Kenneth J Taggart, Pro Se

HUD 13

KTC5
3/11/2010

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAIERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure status, then please do so and we will further review your case.



Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:[REDACTED]] *Redacted*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list as a mortgage company has listed me as in default.

KT 179

HUD 14

2/12/2010

This is in litigation and have not been found guilty by any court of law
as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues
listed in a complaint filed against GMAC Mortgage.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the FHA
approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am losing my livelihood by not being able to accept
FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks

Ken Taggart

HUD 15

KT 180
2/12/2010

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: "KEN TAGGART" [REDACTED]
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

As long as you are in litigation there is nothing we can do. When the lawsuit has been settled then you can fax me the information, until then you will stay in a termination status until this issue has been resolved.

[REDACTED]

Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [mailto:[REDACTED]]
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

— Original Message —

From: AppraiserRoster

To: [REDACTED]

Sent: Friday, February 12, 2010 11:50 AM

Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

Mr. Taggart,

HUD 16

KT 181

2/12/2010

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure status, then please do so and we will further review your case.

[Redacted]
Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:[REDACTED]] *Rechecked*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgage.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the FHA approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

HUD 17

KT 182

2/12/2010

Thanks

Ken Taggart

MUD 18

AS 183

2/12/2010

KEN TAGGART

From: "Ivey, Avis P" <Avis.P.Ivey@hud.gov>
To: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 10:38 AM
Subject: FHA: Reinstatement Request from reinstatements.cfm

Mr. Taggart,

FHA is unable to reinstate your FHA status. According to your mortgage company (GMAC) you have foreclosed on your FHA Single Family Property. You will not be able to perform any FHA Appraisals until 3-yrs after FHA has paid the remaining balance.


Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 10:21 AM
To: Ivey, Avis P
Subject: FW: Reinstatement Request from reinstatements.cfm

From: KEN TAGGART [mailto:[REDACTED]] *Redacted*
Sent: Thursday, February 11, 2010 11:13 AM
To: AppraiserRoster
Subject: Reinstatement Request from reinstatements.cfm

IMPORTANT

Please reinstate and update license(s) for Pennsylvania, New Jersey & Delaware.

Could you please email me when this is complete?

HUD 19

KT 184

2/12/2010

Call me with any questions you may have!

Kenneth Taggart

45 Heron Rd
Holland, Pa 18966

[REDACTED]
Redacted

MUD 20

KT 185
2/12/2010

KEN TAGGART

From: <info@fhaoutreach.com> *Redacted*
To: *Redacted*
Sent: Friday, February 12, 2010 10:14 AM
Subject: FHA Resource Center Response 480646-327385887

Thank you for contacting the FHA Resource Center, a response to your inquiry is provided below. If you have additional questions you can submit them via email to info@fhaoutreach.com or contact us at 1-800-225-5342. Please do not respond to this email unless you need further clarification or wish to initiate a new service request.

FAQ : How can I resolve a sanctions issue and become eligible for placement on the FHA appraiser roster?

Solution Details : If you received an error message when you were entering your application into FHAC, you likely have a federal debt in the Credit Alert Interactive System and must follow up to clear that item with the agency to which you owe the debt. If you received an email after FHA reviewed your application, without instructions about how to clear those items, the explanations and links to the appropriate web pages are:

Credit Alert Interactive System: CAIVRS is a Federal government database of delinquent Federal debtors that allows federal agencies to reduce the risk to federal loan and loan guarantee programs. CAIVRS alerts participating Federal lending agencies when an applicant for credit benefits, or for a position of trust in support of the administration of a Federal credit program, has a Federal lien, judgment or a Federal loan that is currently in default or foreclosure, or has had a claim paid by a reporting agency.

GSA's Excluded Parties List System (EPLS): The purpose of Excluded Parties List System is to provide a comprehensive list of individuals and firms excluded by Federal government agencies from receiving federal contracts or federally approved subcontracts and from certain types of federal financial and non-financial assistance and benefits.

HUD's Limited Denial of Participation (LDP) List: A Limited Denial of Participation (LDP) is an action taken by HUD, which excludes a party from further participation in a HUD program area. An LDP generally expires in one year. LDPs are issued to parties (individuals and companies) who fail to comply with HUD program standards. In most cases, the causes of an LDP action can be remedied by the party. LDP actions include provisions for an appeal process, which begins with a conference at the HUD office that issued the LDP.

For this, and more information about the FHA roster for appraisers, or contacts for assistance, please visit the home page at
<http://portal.hud.gov/portal/page/portal/HUD/groups/appraisers>
or
<http://www.hud.gov/offices/hsg/sfh/appr/contacts.cfm>

DISCLAIMER: All policy information contained in this knowledge base article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.

HUD 21

KT 186

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: "KEN TAGGART" [REDACTED]
Cc: "Walker, Kenneth" <Kenneth.Walker@hud.gov>
Sent: Friday, February 12, 2010 12:44 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

Sir,

**Contact Kenneth Walker at 202-402-2073 or
Kenneth.Walker@hud.gov for further assistance.**

From: KEN TAGGART [mailto:[REDACTED]]
Sent: Friday, February 12, 2010 12:21 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

This is " The United states Of America" !!!!!

"You are innocent until proven guilty!!!!"

I have not been found guilty of anything.

The court has not rendered a decision.

The guilty party is GMAC Mortgage for failing service the loan by RESPA laws and guilty of Truth-In-Lending laws.

LITIGATION MEANS AN UNRESOLVED DISPUTE!

I will contact my congressman and Senators to get this resolved

I have been disfranchised by this incorrect decision.

Please let me know if there is anything else I can do with your department.

Ken Taggart

please call [REDACTED]

Redacted

— Original Message —

From: AppraiserRoster
To: 'KEN TAGGART'
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

HUD 22

KT 187

As long as you are in litigation there is nothing we can do. When the lawsuit has been settled then you can fax me the information, until then you will stay in a termination status until this issue has been resolved.

**Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185**

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [mailto: [REDACTED] *Redacted*]
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

— Original Message —

From: AppraiserRoster
To: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure

MUD 23

bst 188

2/12/2010

status, then please do so and we will further review your case.

*[Redacted]
Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185*

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:*[Redacted]*] *Redacted*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgge.

I have NOT been found guilty of anything and have been disfranchised by HUD for removing me from the FHA approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks

Ken Taggart

HUD 24

AT 189
2/12/2010

KEN TAGGART

From: "KEN TAGGART" [REDACTED] - Redacted
To: <Kenneth.Walker@hud.gov>
Sent: Friday, February 12, 2010 4:01 PM
Subject: Appraiser Roster dispute - need to resolve ASAP

I have been corresponding with Avis with this issue and ask for a review of this.

Please read the email RECORD AND NOTE THAT THIS ISSUE IS IN DISPUTE AND LITIGATION.

I have been removed from the list and found guilty of defaulting on a loan from HUD and GMAC that is not true?

If this is not resolved by next week my local congressman and 2 senators will be contacting you.

Legal action will commence next week against HUD and Gmac Mortgage.

I hope this can be resolved amicably.

Thanks

Kenneth Taggart

45 Heron Rd
Holland, Pa 18966

Could you please forward this to your supervisor for review.

Thanks

Ken Taggart

HUD 25

KT 190

MCj

Avis P. Ivey

Program Analyst/Roster Manager

FHA/Valuation Policy Division

202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [mailto:
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

This is currently in litigation and i have not been found guilty of anyhting!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating
this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

--- Original Message ---

From: AppraiserRoster

HUD 26

KT 191

2/12/2010

To: [REDACTED] - *Redacted*

Sent: Friday, February 12, 2010 11:50 AM

Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure status, then please do so and we will further review your case.



Avis P. Ivey

Program Analyst/Roster Manager

FHA/Valuation Policy Division

202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

HUD 27

AT 192

2/12/2010

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a-a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law

as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgge.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the FHA approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

HUD 28

AST 193

2/12/2010

Thanks

Ken Taggart

MUD 29

KT 194

2/12/2010

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: "KEN TAGGART" <REDACTED>
Cc: "Walker, Kenneth" <Kenneth.Walker@hud.gov>
Sent: Friday, February 12, 2010 12:44 PM
Subject: RE: CAIERS ISSUE AND APPRAISER ROSTER.

Redacted

Sir,

**Contact Kenneth Walker at 202-402-2073 or
Kenneth.Walker@hud.gov for further assistance.**

From: KEN TAGGART [mailto:kentaggart@verizon.net]
Sent: Friday, February 12, 2010 12:21 PM
To: AppraiserRoster
Subject: Re: CAIERS ISSUE AND APPRAISER ROSTER.

This is " The United states Of America" !!!!!

"You are innocent until proven guilty!!!!"

I have not been found guilty of anything.

The court has not rendered a decision.

The guilty party is GMAC Mortgage for failing service the loan by RESPA laws and guilty of Truth-In-Lending laws.

LITIGATION MEANS AN UNRESOLVED DISPUTE!

I will contact my congressman and Senators to get this resolved

I have been disinfranchised by this incorrect decision.

Pleas let me know if there is anything else I can do with your department.

Ken Taggart

please call REDACTED

Redacted

— Original Message —

From: AppraiserRoster
To: 'KEN TAGGART'
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIERS ISSUE AND APPRAISER ROSTER.

MUD 30

KT 195
2/16/2010

As long as you are in litigation there is nothing we can do. When the lawsuit has been settled then you can fax me the information, until then you will stay in a termination status until this issue has been resolved.

[REDACTED]
Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [mailto:[REDACTED]]
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

— Original Message —

From: AppraiserRoster
To: [REDACTED]
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure

HUD 31

KT 196

status, then please do so and we will further review your case.


Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:**Sent:** Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

The Caivers system has knocked me off the FHA approved appraiser list as a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgage.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the FHA approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am losing my livelihood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks

Ken Taggart

HUD 32

AT 197

2/16/2010

Again, I have not been found guilty of being delinquent, behind on payments or in default on this mortgage by any court of law! Litigation is still pending.

Again, You are finding me guilty and claiming to verifying what GMAC Mortgage is reporting illegally and incorrectly.

Could you explain that to me?

Ken Taggart

— Original Message —

From: Walker, Kenneth
To: 'KEN TAGGART'
Sent: Monday, March 01, 2010 10:14 AM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Kenneth Taggart,

This office can compress caivrs if there is a logical reason for compress the debt and being behind in mortgage payments is not a justification for compress a caivrs.

Ken Walker
(202) 402-2073

From: KEN TAGGART [mailto:**Redacted**]
Sent: Monday, March 01, 2010 9:26 AM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Is there anyone "At Caivers or that manages Caivers" who i could speek to to let them know this is in dispute?

Ken Taggart

— Original Message —

From: Walker, Kenneth
To: 'KEN TAGGART'
Sent: Monday, March 01, 2010 9:11 AM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Kenneth Taggart,

Caivrs is a system that your mortgage company reported your debt to and the caivrs system reported your debt to HUD for action of removal.

Ken Walker
(202) 402-2073

From: KEN TAGGART [mailto:**Redacted**]
Sent: Monday, March 01, 2010 8:25 AM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

So - I have to get this squared away with CAIVERS?

HUD 33

KT 198

5/20/2010

Is CAIVERS an actual DEPT or just a system?

Is there anyone I can email or talk to that manages CAIVERS?

Your help is greatly appreciated.

Ken Taggart

— Original Message —

From: Walker, Kenneth
To: 'KEN TAGGART'
Sent: Monday, March 01, 2010 8:23 AM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Kenneth Taggart,

Caivrs is not a division or Department within HUD, it is an alert system that reports debts owed to a federal agency.

Ken Walker
(202) 402-2073

From: KEN TAGGART [mailto:**REDACTED**]
Sent: Thursday, February 25, 2010 3:09 PM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

Who would I speek to?

Caivers?

If so, who do I contact at Caivers?

Your help is greatly appreciated.

Ken Taggart

— Original Message —

From: Walker, Kenneth
To: 'KEN TAGGART'
Sent: Thursday, February 25, 2010 2:05 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Kenneth Taggart,

I do not know who you can take your concerns to at this time because this matter is above the FHA Roster Division hands.

Ken Walker

From: KEN TAGGART [mailto:**REDACTED**]
Redacted

HUD 34

KT 199

5/20/2010

Sent: Wednesday, February 24, 2010 4:53 PM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

On 2/22 you had left a voice mail following up with me on the Caivers issue.

You had indicated that legal council sent you to loss mitigation and loss mitigation said they could not overridde the Caivers issue1

Is that correct?

If so, how could I go about getting this resolved and who would I have to talk to?

I currently have a sinus infection, and am not able to speek, so please email me ASAP and include email addresses also if you have them.

I am looking foward to clearing this up soon.

Thanks

Ken Taggart

Original Message —

From: Walker, Kenneth

To: 'KEN TAGGART'

Sent: Tuesday, February 16, 2010 11:29 AM

Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Ken Taggart

Can you call me at 301-292-6450?

From: KEN TAGGART [mailto:REDACTED]

Sent: Tuesday, February 16, 2010 11:26 AM

To: Walker, Kenneth

Subject: Fw: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

Could you please give me response to this request?

Thanks

Ken Taggart

Original Message —

From: AppraiserRoster

To: 'KEN TAGGART'

Cc: Walker, Kenneth

Sent: Friday, February 12, 2010 12:44 PM

Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Sir,

MUD 35

KT 200

5/20/2010

**Contact Kenneth Walker at 202-402-2073 or
Kenneth.Walker@hud.gov for further assistance.**

From: KEN TAGGART [mailto:
Sent: Friday, February 12, 2010 12:21 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

Redacted

This is " The United states Of America" !!!!!

"You are innocent until proven guilty!!!!"

I have not been found guilty of anything.

The court has not rendered a decision.

The guilty party is GMAC Mortgage for failing service the loan by RESPA laws and guilty of Truth-In-Lending laws.

LITIGATION MEANS AN UNRESOLVED DISPUTE!

I will contact my congressman and Senators to get this resolved

I have been disfranchised by this incorrect decision.

Please let me know if there is anything else I can do with your department.

Ken Taggart

please call *Redacted*

Redacted

— Original Message —

From: AppraiserRoster
To: KEN TAGGART
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

***As long as you are in litigation there is nothing we can do.
When the lawsuit has been settled then you can fax me the
information, until then you will stay in a termination status
until this issue has been resolved.***

HUD 36

KT

201

5/20/2010

Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [mailto:
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

Original Message —
From: AppraiserRoster
To: **Redacted**
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure status, then please do so and we will further review your case.

Avis P. Ivey

HUD 37

KT 202

5/20/2010

Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:
[REDACTED]] *Redacted*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgge.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the FHA approved list for no valid reason.

I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks .

Ken Taggart

HUD 38

KT 203

5/20/2010

HUD > Contact Us > Address

Address

[Print Friendly Version](#)

[Email](#) [Print](#)

U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455

Find the address of a HUD office near you

Making Home Affordable



Help for America's
Homeowners

[View Details](#)

HUD Implementation of the
Recovery Act



[View Details](#)

Federal Housing Administration

Insuring More Than
37 Million
Mortgages Since
1934



[View Details](#)

Public and Indian Housing

Ensuring safe, decent,
and affordable housing

[View Details](#)

U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455
Find the address of the HUD office near you

HUD 39

KT 204

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: "KEN TAGGART" <REDACTED> *Redacted*
Cc: "Walker, Kenneth" <Kenneth.Walker@hud.gov>
Sent: Friday, February 12, 2010 1:44 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Sir,

***Contact Kenneth Walker at 202-402-2073 or
Kenneth.Walker@hud.gov for further assistance.***

From: KEN TAGGART [mailto:REDACTED] *Redacted*
Sent: Friday, February 12, 2010 12:21 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

This is " The United states Of America" !!!!!

"You are innocent until proven guilty!!!!"

I have not been found guilty of anything.

The court has not rendered a decision.

The guilty party is GMAC Mortgage for failing service the loan by RESPA laws and guilty of Truth-In-Lending laws.

LITIGATION MEANS AN UNRESOLVED DISPUTE!

I will contact my congressman and Senators to get this resolved

I have been disfranchised by this incorrect decision.

Please let me know if there is anything else I can do with your department.

Ken Taggart

please call REDACTED *Redacted*

— Original Message —

From: AppraiserRoster
To: 'KEN TAGGART'
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

MUD 40

KT 205
5/20/2010

As long as you are in litigation there is nothing we can do. When the lawsuit has been settled then you can fax me the information, until then you will stay in a termination status until this issue has been resolved.


Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: KEN TAGGART [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

----- Original Message -----

From: AppraiserRoster
To: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAIVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure

HUD 41

KT 206

5/20/2010

status, then please do so and we will further review your case.

Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

**Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.**

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto: [REDACTED] *Redacted*
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues listed in a complaint filed against GMAC Mortgge.

I have NOT been found guilty of anything and have been disfranchised by HUD for removing me from the FHA approved list for no valid reason.
I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks

Ken Taggart

HUD 42

KT 207

5/20/2010

KEN TAGGART

From: "Walker, Kenneth" <Kenneth.Walker@hud.gov>
To: "KEN TAGGART" *Redacted*
Sent: Monday, March 01, 2010 2:29 PM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

If GMAC is reporting to HUD that you are delinquent, then I am not going to read your legal documents because I am not qualified to make any kind of judgment in this matter.

PS HUD's legal department is not going to read your documents.

Ken Walker
(202) 402-2073

From: KEN TAGGART [mailto:*Redacted*] *Redacted*
Sent: Monday, March 01, 2010 12:23 PM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

I have provided you with the Complaint & Legal Action taken!!!!!!

Read it - And it will explain what I have told you!!!!!!

Ken Taggart

— Original Message —

From: Walker, Kenneth
To: 'KEN TAGGART'
Sent: Monday, March 01, 2010 11:58 AM
Subject: RE: CAIVERS ISSUE AND APPRAISER ROSTER.

Kenneth Taggart,

We have a system call neighborhood watch that this office can review information and GMAC is reporting you with Default Status Definition "First legal Action to Commence Foreclosure" I called GMAC and they will not provide me with any information because of the privacy Act.

PS. GMAC is reporting you as being delinquent and behind on payments.

Ken Walker
(202) 402-2073

From: KEN TAGGART [mailto:*Redacted*] *Redacted*
Sent: Monday, March 01, 2010 11:23 AM
To: Walker, Kenneth
Subject: Re: CAIVERS ISSUE AND APPRAISER ROSTER.

I am not behind on mortgage payments (as stated in lawsuit against GMAC Mortgage) GMAC will not take payments from me until this lawsuit is resolved.

HUD 43

KT 208
5/20/2010

COMMITTEES:
JUDICIARY
APPROPRIATIONS
ENVIRONMENT AND PUBLIC WORKS
VETERANS' AFFAIRS
AGING

711 HART SENATE OFFICE BUILDING
WASHINGTON, DC 20510-3802
202-224-4254

United States Senate

WASHINGTON, DC 20510-3802
specter.senate.gov

March 3, 2010

- REGIONAL ENTERPRISE TOWER
425 SIXTH AVENUE, SUITE 1450
PITTSBURGH, PA 15219
412-644-3400
- STE B-120, FEDERAL BUILDING
17 SOUTH PARK ROW
ERIE, PA 16501
814-453-3010
- ROOM 1104, FEDERAL BUILDING
HARRISBURG, PA 17101
717-732-3951
- SUITE 3814, FEDERAL BUILDING
504 W. HAMILTON
ALLENTOWN, PA 18101
610-434-1444
- 310 SPRUCE STREET, SUITE 201
SCRANTON, PA 18503
570-346-2006
- 7 NORTH WILKES-BARRE BLVD.
SUITE 377M
116 S. MAIN STREET
WILKES-BARRE, PA 18702
570-826-6265

Mr. Kenneth Taggart
45 Heron Road
Southampton, Pennsylvania 18966

Dear Mr. Taggart:

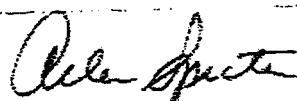
I have recently received a reply from the U.S. Department of Housing and Urban Development in response to my inquiry on your behalf. I am advised that proper proof of insurance was not submitted for a property, so a Hazard Insurance Policy was used. The lender has agreed to fully credit the mortgage account as soon as they receive a corrected insurance policy covering from the closing date of 7/11/08 to 8/9/08.

Per HUD, until the matter is resolved and the account brought current, you will not be returned to the appraiser roster. When the matter is resolved, HUD advises you should provide documentation to Mrs. Erica Jessup, Acting Home Valuation Policy Division Director, 451 7th Street, SW, Room 9268, Washington DC 20410.

I appreciate the opportunity to be of assistance to you and hope that the information contained in this report is helpful.

Please feel free to contact me again if I can be of any further assistance.

Sincerely,



Arlen Specter

AS:sm

HUD 44

KT 209

United States Senate
WASHINGTON, DC 20510-3802
OFFICIAL BUSINESS

John Specter
U.S.S.

1.6126632109 0008 1.6126632109 0008



HUD 45

AT

210

CLAIM FOR DAMAGE, INJURY, OR DEATH		INSTRUCTIONS: Please read carefully the instructions on the reverse side and supply information requested on both sides of the form. Use additional sheet(s) if necessary. See reverse side for additional instructions.			FORM APPROVED OMB NO. 1105-0008
1. Submit To Appropriate Federal Agency: HUD/FHA Dept of Housing + Urban Development Federal Housing Administration Kenneth Walker + Avis Ivey 451 7th St SW Washington D.C. 20410 <i>(Redacted)</i>		2. Name, Address of claimant and claimant's personal representative, if any. (See instructions on reverse.) (Number, street, city, State and Zip Code) Kenneth J. Taggart 45 Heron Rd Holland, Pa 18966			
3. TYPE OF EMPLOYMENT <input type="checkbox"/> MILITARY <input type="checkbox"/> CIVILIAN	4. DATE OF BIRTH <i>5</i>	5. MARITAL STATUS <i>S</i>	6. DATE AND DAY OF ACCIDENT <i>2/2/10 - 3/1/10</i>	7. TIME (A.M. or P.M.)	
8. Basis of Claim (State in detail the known facts and circumstances attending the damage, injury, or death, identifying persons and property involved, the place of occurrence and the cause thereof) (Use additional pages if necessary.) This claim for damages involves the prohibition or removal of Kenneth J. Taggart, Real Estate Appraiser, from the eligible list of HUD/FHA approved appraisers due to alleged default on a loan with GMAC Mortgage - There has been no default on the loan adjudged by any court. This is a violation of ^{U.S.} CONSTITUTIONAL RIGHTS Amendments, 1st, 4th, 5th, 7th, 14th					
9. PROPERTY DAMAGE NAME AND ADDRESS OF OWNER, IF OTHER THAN CLAIMANT (Number, street, city, State, and Zip Code) <i>Same</i>					
BRIEFLY DESCRIBE THE PROPERTY, NATURE AND EXTENT OF DAMAGE AND THE LOCATION WHERE PROPERTY MAY BE INSPECTED. (See instructions on reverse side.) Kenneth J. Taggart has been prevented from completing FHA appraisals in violation of the 1st, 4th, 5th, 7th + 14th amendments to the Constitution.					
10. PERSONAL INJURY/WRONGFUL DEATH STATE NATURE AND EXTENT OF EACH INJURY OR CAUSE OF DEATH, WHICH FORMS THE BASIS OF THE CLAIM. IF OTHER THAN CLAIMANT, STATE NAME OF INJURED PERSON OR DECEASED. These actions have caused restraint of trade, defamation of character, loss of income and lively hood. FHA appraisals are a significant portion of Kenneth J. Taggart's income. (Emotional Stress suffered as well)					
11. WITNESSES NAME ADDRESS (Number, street, city, State, and Zip Code) Kenneth Walker Avis Ivey Federal Housing Administration/HUD 451 7th St Washington D.C. 20410					
12. (See instructions on reverse) AMOUNT OF CLAIM (In dollars) 12a. PROPERTY DAMAGE 12b. PERSONAL INJURY 12c. WRONGFUL DEATH 12d. TOTAL (Failure to specify may cause forfeiture of your rights.) \$2,000,000					
I CERTIFY THAT THE AMOUNT OF CLAIM COVERS ONLY DAMAGES AND INJURIES CAUSED BY THE ACCIDENT ABOVE AND AGREE TO ACCEPT SAID AMOUNT IN FULL SATISFACTION AND FINAL SETTLEMENT OF THIS CLAIM.					
13a. SIGNATURE OF CLAIMANT (See instructions on reverse side.) <i>JG T</i>		13b. Phone number of signatory <i>Redacted</i>		14. DATE OF CLAIM <i>3/20/10</i>	
CIVIL PENALTY FOR PRESENTING FRAUDULENT CLAIM			CRIMINAL PENALTY FOR PRESENTING FRAUDULENT CLAIM OR MAKING FALSE STATEMENTS Fine of not more than \$10,000 or imprisonment for not more than 5 years or both. (See 18 U.S.C. 287, 1001.)		

PRIVACY ACT NOTICE

This Notice is provided in accordance with the Privacy Act, 5 U.S.C. 552a(e)(3), and concerns the information requested in the letter to which this Notice is attached. A. Authority: The requested information is solicited pursuant to one or more of the following: 5 U.S.C. 301, 38 U.S.C. 501 et seq., 28 U.S.C. 2671 et seq., 28 C.F.R. Part 14.

B. Principal Purpose: The information requested is to be used in evaluating claims.
C. Routine Use: See the Notices of Systems of Records for the agency to whom you are submitting this form for this information.
D. Effect of Failure to Respond: Disclosure is voluntary. However, failure to supply the requested information or to execute the form may render your claim "invalid".

INSTRUCTIONS

Complete all items - insert the word **NONE** where applicable

A CLAIM SHALL BE DEEMED TO HAVE BEEN PRESENTED WHEN A FEDERAL AGENCY RECEIVES FROM A CLAIMANT, HIS DULY AUTHORIZED AGENT, OR LEGAL REPRESENTATIVE AN EXECUTED STANDARD FORM 95 OR OTHER WRITTEN NOTIFICATION OF AN INCIDENT, ACCOMPANIED BY A CLAIM FOR MONEY DAMAGES IN A SUM CERTAIN FOR INJURY TO OR LOSS OF

Any instructions or information necessary in the preparation of your claim will be furnished, upon request, by the office indicated in item #1 on the reverse side. Complete regulations pertaining to claims asserted under the Federal Tort Claims Act can be found in Title 28, Code of Federal Regulations, Part 14. Many agencies have published supplemental regulations also. If more than one agency is involved, please state each agency.

The claim may be filed by a duly authorized agent or other legal representative, provided evidence satisfactory to the Government is submitted with said claim establishing express authority to act for the claimant. A claim presented by an agent or legal representative must be presented in the name of the claimant. If the claim is signed by the agent or legal representative, it must show the title or legal capacity of the person signing and be accompanied by evidence of his/her authority to present a claim on behalf of the claimant as agent, executor, administrator, parent, guardian or other representative.

If claimant intends to file claim for both personal injury and property damage, claim for both must be shown in Item 12 of this form.

The amount claimed should be substantiated by competent evidence as follows:
(a) In support of the claim for personal injury or death, the claimant should submit a written report by the attending physician, showing the nature and extent of injury, the nature and extent of treatment, the degree of permanent disability, if any, the prognosis, and the period of hospitalization, or incapacitation, attaching itemized bills for medical, hospital, or burial expenses actually incurred.

PROPERTY, PERSONAL INJURY, OR DEATH ALLEGED TO HAVE OCCURRED BY REASON OF THE INCIDENT. THE CLAIM MUST BE PRESENTED TO THE APPROPRIATE FEDERAL AGENCY WITHIN TWO YEARS AFTER THE CLAIM ACCRUES.

(b) In support of claims for damage to property which has been or can be economically repaired, the claimant should submit at least two itemized signed statements or estimates by reliable, disinterested concerns, or, if payment has been made, the itemized signed receipts evidencing payment.

(c) In support of claims for damage to property which is not economically repairable, or if the property is lost or destroyed, the claimant should submit statements as to the original cost of the property, the date of purchase, and the value of the property, both before and after the accident. Such statements should be by disinterested competent persons, preferably reputable dealers or officials familiar with the type of property damaged, or by two or more competitive bidders, and should be certified as being just and correct.

(d) Failure to completely execute this form or to supply the requested material within two years from the date the allegations accrued may render your claim "invalid". A claim is deemed presented when it is received by the appropriate agency, not when it is mailed.

Failure to specify a sum certain will result in invalid presentation of your claim and may result in forfeiture of your rights.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden,
to Director, Torts Branch
Civil Division
U.S. Department of Justice
Washington, DC 20530

INSURANCE COVERAGE

In order that subrogation claims may be adjudicated, it is essential that the claimant provide the following information regarding the insurance coverage of his vehicle or property.
15. Do you carry accident insurance? Yes, if yes, give name and address of insurance company (Number, street, city, State, and Zip Code) and policy number. No

16. Have you filed claim on your insurance carrier in this instance, and if so, is it full coverage or deductible?

N/A

17. If deductible, state amount

N/A

18. If claim has been filed with your carrier, what action has your insurer taken or proposes to take with reference to your claim? (It is necessary that you ascertain these facts)

N/A

19. Do you carry public liability and property damage insurance? Yes, if yes, give name and address of insurance company (Number, street, city, State, and Zip Code) No

N/A

HUD 47

112

CLAIM FOR DAMAGE, INJURY, OR DEATH		INSTRUCTIONS: Please read carefully the instructions on the reverse side and supply information requested on both sides of the form. Use additional sheet(s) if necessary. See reverse side for additional instructions.			FORM APPROVED OMB NO. 1105-0008
1. Submit To Appropriate Federal Agency: HUD - Dept of Housing and Development Mrs. Erica Jessup, Acting Home Valuation 451 7th St, Room 9258, Policy Division Washington, D.C. 20410		2. Name, Address of claimant and claimant's personal representative, if any. (See instructions on reverse.) (Number, street, city, State and Zip Code) Kenneth J. Taggart 45 Heron Rd Methuen, Pa 18966			
3. TYPE OF EMPLOYMENT	4. DATE OF BIRTH	5. MARITAL STATUS	6. DATE AND DAY OF ACCIDENT	7. TIME (A.M. or P.M.)	
<input type="checkbox"/> MILITARY <input type="checkbox"/> CIVILIAN			March 3, 2010	Letter attire	
8. Basis of Claim (State in detail the known facts and circumstances attending the damage, injury, or death, identifying persons and property involved, the place of occurrence and the cause thereof) (Use additional pages if necessary.) <i>(Redacted)</i> This claim for damages involves the prohibition or removal of Kenneth J. Taggart, Real Estate Appraiser, from the eligible list of HUD/FHA approved appraisers due to alleged default on a loan with GMAC Mortgage - There has been no default on the loan adjudged by any court. This is a violation of the 1st, 4th, 5th, 7th and 8th Amendments (Amendments 1st, 4th, 5th, 7th and 8th). 9. PROPERTY DAMAGE					
NAME AND ADDRESS OF OWNER, IF OTHER THAN CLAIMANT (Number, street, city, State, and Zip Code) SALE					
BRIEFLY DESCRIBE THE PROPERTY, NATURE AND EXTENT OF DAMAGE AND THE LOCATION WHERE PROPERTY MAY BE INSPECTED. (See instructions on reverse side.) Kenneth J. Taggart has been prevented from completing FHA appraisals in violation of the 1st, 4th, 5th, 7th and 8th Amendment to the U.S. Constitution.					
10. PERSONAL INJURY/WRONGFUL DEATH					
STATE NATURE AND EXTENT OF EACH INJURY OR CAUSE OF DEATH, WHICH FORMS THE BASIS OF THE CLAIM. IF OTHER THAN CLAIMANT, STATE NAME OF INJURED PERSON OR DECEASED. These Actions have caused restraint of trade, defamation of character, loss of income and livelihood. Full reparations are a significant portion of Kenneth J. Taggart's injuries emotional stress suffered as well.					
11. WITNESSES					
NAME		ADDRESS (Number, street, city, State, and Zip Code)			
Mrs. Erica Jessup Home Valuation Policy, Dir 451 7th St, Room 9258, Director Washington, D.C. 20410		451 7th St, Room 9258 Washington, D.C. 20410			
12. (See instructions on reverse) AMOUNT OF CLAIM (In dollars)					
12a. PROPERTY DAMAGE	12b. PERSONAL INJURY	12c. WRONGFUL DEATH	12d. TOTAL (Failure to specify may cause forfeiture of your rights.)		
	\$2,000,000		\$2,000,000		
I CERTIFY THAT THE AMOUNT OF CLAIM COVERS ONLY DAMAGES AND INJURIES CAUSED BY THE ACCIDENT ABOVE AND AGREE TO ACCEPT SAID AMOUNT IN FULL SATISFACTION AND FINAL SETTLEMENT OF THIS CLAIM.					
13a. SIGNATURE OF CLAIMANT (See instructions on reverse side.) <i>J. G. T.</i>		13b. Phone number of signatory <i>(Redacted)</i>	14. DATE OF CLAIM 5/30/10		
CIVIL PENALTY FOR PRESENTING FRAUDULENT CLAIM		CRIMINAL PENALTY FOR PRESENTING FRAUDULENT CLAIM OR MAKING FALSE STATEMENTS			
The claimant shall forfeit and pay to the United States the sum of \$2,000 plus double the amount of damages sustained by the United States. (See 31 U.S.C. 3729.)		Fine of not more than \$10,000 or imprisonment for not more than 5 years or both. (See 18 U.S.C. 287, 1001.)			

HUD 48

VT 213

PRIVACY ACT NOTICE

This Notice is provided in accordance with the Privacy Act, 5 U.S.C. 552a(e)(3), and concerns the information requested in the letter to which this Notice is attached.

A. **Authority:** The requested information is solicited pursuant to one or more of the following: 5 U.S.C. 301, 38 U.S.C. 501 et seq., 28 U.S.C. 2671 et seq., 28 C.F.R. Part 14.

B. **Principal Purpose:** The information requested is to be used in evaluating claims.
 C. **Routine Use:** See the Notices of Systems of Records for the agency to whom you are submitting this form for this information.
 D. **Effect of Failure to Respond:** Disclosure is voluntary. However, failure to supply the requested information or to execute the form may render your claim "invalid".

INSTRUCTIONS

Complete all items - insert the word **NONE** where applicable

A CLAIM SHALL BE DEEMED TO HAVE BEEN PRESENTED WHEN A FEDERAL AGENCY RECEIVES FROM A CLAIMANT, HIS DULY AUTHORIZED AGENT, OR LEGAL REPRESENTATIVE AN EXECUTED STANDARD FORM 95 OR OTHER WRITTEN NOTIFICATION OF AN INCIDENT, ACCOMPANIED BY A CLAIM FOR MONEY DAMAGES IN A SUM CERTAIN FOR INJURY TO OR LOSS OF

Any instructions or information necessary in the preparation of your claim will be furnished, upon request, by the office indicated in Item #1 on the reverse side. Complete regulations pertaining to claims asserted under the Federal Tort Claims Act can be found in Title 28, Code of Federal Regulations, Part 14. Many agencies have published supplemental regulations also. If more than one agency is involved, please state each agency.

The claim may be filed by a duly authorized agent or other legal representative, provided evidence satisfactory to the Government is submitted with said claim establishing express authority to act for the claimant. A claim presented by an agent or legal representative must be presented in the name of the claimant. If the claim is signed by the agent or legal representative, it must show the title or legal capacity of the person signing and be accompanied by evidence of his/her authority to present a claim on behalf of the claimant as agent, executor, administrator, parent, guardian or other representative.

If claimant intends to file claim for both personal injury and property damage, claim for both must be shown in Item 12 of this form.

The amount claimed should be substantiated by competent evidence as follows:

(a) In support of the claim for personal injury or death, the claimant should submit a written report by the attending physician, showing the nature and extent of injury, the nature and extent of treatment, the degree of permanent disability, if any, the prognosis, and the period of hospitalization, or incapacitation, attaching itemized bills for medical, hospital, or burial expenses actually incurred.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden,

to: Director, Torts Branch
 Civil Division
 U.S. Department of Justice
 Washington, DC 20530

and to the
 Office of Management and Budget
 Paperwork Reduction Project (1105-0008)
 Washington, DC 20503

INSURANCE COVERAGE

In order that subrogation claims may be adjudicated, it is essential that the claimant provide the following information regarding the insurance coverage of his vehicle or property.

15. Do you carry accident insurance? Yes, If yes, give name and address of insurance company (Number, street, city, State, and Zip Code) and policy number. No

16. Have you filed claim on your insurance carrier in this instance, and if so, is it full coverage or deductible?

17. If deductible, state amount.

N/A

N/A

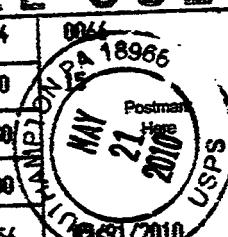
18. If claim has been filed with your carrier, what action has your insurer taken or proposes to take with reference to your claim? *It is necessary that you ascertain these facts!*

19. Do you carry public liability and property damage insurance? Yes, If yes, give name and address of insurance company (Number, street, city, State, and Zip Code) No

HUD 49

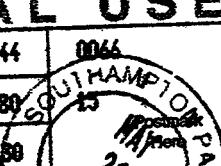
KAT 214

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 0.44
Certified Fee	\$ 2.80
Return Receipt Fee (Endorsement Required)	\$ 2.30
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 5.54



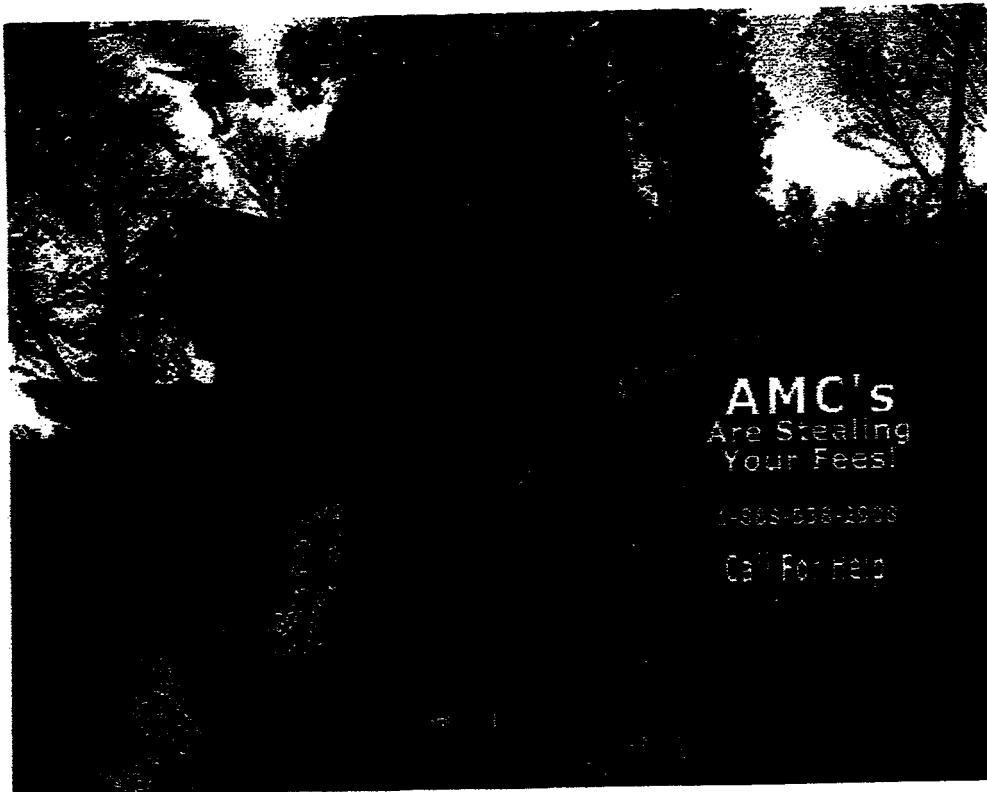
Send To: **HUD - Office J-55-8**
 Street, Apt. No.: **451 7th St SW** | **1209268**
 or PO Box No.
 City, State, ZIP+4: **Washington D.C. 20410**

See Reverse for Instructions

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com .	
OFFICIAL USE	
Postage	\$ 44
Certified Fee	\$ 2.80
Return Receipt Fee (Endorsement Required)	\$ 2.50
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 5.54
	
Sent To: <u>John F. Kennedy Library</u> Auto Street, Apt. No.: or PO Box No.: <u>451 7th St SW</u> City, State, ZIP+4 <u>Washington D.C. 20410</u>	

Ken Taggart

From: "Preferred Appraiser Alliance" <info@preferredappraiseralliance.com>
Date: Thursday, October 27, 2011 6:07 AM
To: [REDACTED] *Redacted*
Subject: Appraisal Orders October



Happy Halloween

"TRICK OR TREAT... WHERE ARE YOUR FEES?"

AMCs are here to stay and as scary and frightening as that might sound there is a light at the end of the tunnel. If you are sitting there not content with the attention or the fees you are receiving from AMCs and you have over 5 years experience appraising, you're FHA approved and Certified, we can help.

The Preferred Appraiser Alliance equals "Results".

CLICK HERE NOW

<http://www.preferredappraiseralliance.com/signup1.html>

Q: Why do some AMCs pay more than others?

A: You get what you pay for. It's all about quality. Some AMCs are about it, some aren't. Some people in the 80's bought Mercedes others YUGOS. How many YUGOs do you see on the road today?

How do you see us?

1994

As an Appraiser, if you pride yourself on quality, you'll need to align yourself with as many "Quality" Institutions as you possibly can.

Q: AMC's are scum! Why do they take a cut of my appraisal fee?

A: Overhead. It costs approximately 75-100 Dollars per appraisal order for an AMC to handle. Rent, Staff, Phones, computers, etc, etc, etc. Lenders would rather outsource that than pay for it outright. Not all AMC's are "Scum" many already pay full fee or close to it.

Q: Are the mom and pop appraisers or the one man operations the only endangered species?

A: No! Many AMC's themselves are getting devoured and replaced by larger ones everyday. We ONLY market, promote and align our members with AMC's and Lenders with internal management who currently have a relationship with and NOW pay legitimate reasonable fees. Our team is constantly building and maintaining relationships to insure our appraisers receive the highest fees in the country.

Q: What can the "Preferred Appraiser's Alliance" do for me?

A: If you have more than 5 years experience appraising, your FHA Approved and your Certified we can do a lot for you. Our close industry contacts, our requirements and your qualifications enables us to put you to the head of the line. We get our appraisers rated the highest within AMC's, our appraisers are put on "Preferred" lists that our AMC's use in house. We market, remind and push our Appraisers to the most reputable AMC's out there!

Q: Is this a scam? I've tried directories and services before, why will PAA work for me?

A: Because, of proven Results. Our staff is here to work with you on tackling issues such as poor rotation, no rotation, and favorites. We don't just sign you up and leave you alone, we work with you. When you look Good, we look Good. Our success and yours go hand in hand.

Challenging Low Fees at AMC's

<http://appraisal-news.com/tag/amc/>

Join The Preferred Appraiser Alliance

CLICK HERE NOW

<http://www.preferredappraiseralliance.com/signup1.html>

HVO 52

KT95

10/27/2011



* The Preferred Appraiser Alliance Guarantee - If you don't get at least one more order by using our marketing tactics during your one year membership, we will keep you enrolled as a Preferred Member at no additional cost until you are successful.

** Several states allow more appraisers. Florida 20; California 20; Texas 20, and New York 15.

*Preferred Appraiser Alliance
12018 Emelita Street
Valley Village California 91607
United States*

You are subscribed to this mailing list as kentaggart@verizon.net. Please [click here](#) to modify your message preferences or to unsubscribe from any future mailings. We will respect all unsubscribe requests.



HUD 53

KA96

Ken Taggart

From: "FHA Appraisal Orders" <customerservice@fhaappraiserfinder.info>
Date: Thursday, June 23, 2011 11:10 AM
To: ~~REDACTED~~ *REDACTED*
Subject: FHA Orders are Increasing in Volume



FHA Appraiserfinder

The Fastest and Easiest Way to Find an FHA Appraiser



FHA Appraisal Compliance - Get Full Fees

After a slow start, order volume throughout the site increased substantially during 2010 adoption by FHA of some of the HVCC ordering guidelines, our development team has BLIND ORDER System to insure FHA / HVCC Compliance. Lenders are NOT REQUIR Appraisal Management Companies (AMC's) to order FHA Appraisals as long as there is a place to act as a barrier between the appraiser and the ordering agent. Direct lenders order FHA Appraisals directly from the appraiser in most cases.

Blind Order System

Any order placed through the Blind Order System on our site will be assigned at ran rotational basis to an appraiser within the subject's area. You will continue to be able appraisal orders directly through your individual profile page as well.

FHAAppraiserFinder.com has been and continues to strive to be the most efficient, infor most user friendly FHA Appraiser Directory on the market today. Join our Vendor Panel

Thank you

Tim Richards
Customer Service
FHAAppraiserFinder.com

This email was sent to kentaggart@verizon.net.

If you no longer wish to receive email marketing from FHAAppraiserFinder.com, Unsubscribe.

HUD 54

15T97

6/23/2011

Homes &
Communities

[hud home page](#) [search](#) [privacy statement](#)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Appraisers

Welcome to FHA's search for appraisers by location, name or license. You can search to find specific types of appraisers by using the entry fields. For example, if your search is for a list of all active appraisers in Washington, D.C., the important fields to fill would be the state and city fields. To search a smaller area, the zip code could be used. If you need help, take a look at our [help](#) screen or contact the [Single Family Administrator](#).

Message: APPRAISERS NOT PROCESSED DUE TO ERROR(S)

Sorted By: Name

State: Pennsylvania

License:

Last Name: taggart First Name:

City:

Zip Code:

Error(s) Detected

NO RECORDS MATCHED YOUR SELECTION CRITERIA



[\[Previous\]](#)

HUD 55

KT 98

Request for Appraisal

To (Name & Address of Appraiser): Kenneth Taggart Appraisal One Source 45 Heron Road Southampton, PA 18966 (E-Mail) [REDACTED]		From (Name & Address): Debra Serrano/Mark Corridor Mortgage Group, Inc. 11085 Stratfield Court Marriottsville, MD 21104 (P) 410-313-9900 (F) 410-313-8200			
Applicant (Name & Address): [REDACTED] [REDACTED] (H) [REDACTED]					
Lender (Name & Address): Lender Case No. : [REDACTED] Corridor Mortgage Group, Inc. 11085 Stratfield Court Marriottsville, MD 21104 (P) 410-313-9900 (F) 410-313-8200					
Authorized by (Signature) [REDACTED]		Title: AMC	Date: 11/22/2011		
Property Type: <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Attached <input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> CO-OP		Occupancy Status: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Type of Loan: <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA Case# 071-1426899 <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing <input type="checkbox"/> Other _____	Lien Position: <input checked="" type="checkbox"/> First Mortgage <input type="checkbox"/> Second Mortgage	Loan Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refi <input checked="" type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other _____
Property Address: [REDACTED] [REDACTED]		Estate Will Be Held In: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold expiration date: _____			
County: [REDACTED]					
Legal Description: See Preliminary Title Report					
Escrow Company:		Title Company:			
Listing Agent:		Selling Agent:			
Appraisal Type: <input checked="" type="checkbox"/> Interior/Exterior(Full) <input type="checkbox"/> Exterior Only <input type="checkbox"/> Market Rent analysis <input type="checkbox"/> Land Appraisal		Due Date: 11/30/2011	Appraisal Order Number: Appraisal Type(s) Ordered: FNMA-1004/FHLMC-7C		
Estimate of Value Should Be: <input checked="" type="checkbox"/> As is <input type="checkbox"/> As Completed		Appraisal Cost: \$			
Payment Method: <input type="checkbox"/> C.O.D <input type="checkbox"/> Credit Card <input type="checkbox"/> Invoice Client <input checked="" type="checkbox"/> Bill Corridor Mortgage <input type="checkbox"/> Other _____		E-mail Appraisal To: appraisals@coridormtg.com Contact for Entry: (if not the same as borrower)			
Comments: We require interior and exterior photos and photos of all bathrooms.					

HUD 56

KT 99

Request for Appraisal

To (Name & Address of Appraiser): Kenneth Taggart Appraisal One Source 45 Heron Road Southampton, PA 18966 (E-Mail) [REDACTED]		From (Name & Address): Debra Serrano/Dawn Corridor Mortgage Group, Inc. 421 South Main Street Bel Air, MD 21014 (P) 410-399-2450 (F) 443-574-9520		
Applicant (Name & Address): [REDACTED] [REDACTED] [REDACTED] (H) [REDACTED]		Lender (Name & Address): Lender Case No. : [REDACTED] Corridor Mortgage Group, Inc. 421 South Main Street Bel Air, MD 21014 (P) 410-399-2450 (F) 443-574-9520		
Authorized by (Signature): [REDACTED]		Title: HVCC Compliance	Date: 02/07/2011	
Property Type: <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Attached <input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> CO-OP	Occupancy Status: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Type of Loan: <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA Case#: 071-1377962-703 <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing <input type="checkbox"/> Other _____	Lien Position: <input checked="" type="checkbox"/> First Mortgage <input type="checkbox"/> Second Mortgage	Loan Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refi <input checked="" type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other _____
Property Address: [REDACTED] Camden _____ County: [REDACTED]		Estate Will Be Held In: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold expiration date: _____		
Legal Description: See Preliminary Title Report				
Escrow Company:		Title Company:		
Listing Agent:		Selling Agent:		
Appraisal Type: <input checked="" type="checkbox"/> Interior/Exterior(Full) <input type="checkbox"/> Exterior Only <input type="checkbox"/> Market Rent analysis <input type="checkbox"/> Land Appraisal		Due Date: 02/14/2011		Appraisal Order Number:
Estimate of Value Should Be: <input checked="" type="checkbox"/> As is <input type="checkbox"/> As Completed		Appraisal Cost: \$		Appraisal Type(s) Ordered: FNMA-1004/FHLMC-70
Payment Method: <input type="checkbox"/> C.O.D <input type="checkbox"/> Credit Card <input type="checkbox"/> Invoice Client <input checked="" type="checkbox"/> Bill Corridor Mortgage <input type="checkbox"/> Other _____		E-mail Appraisal To: [REDACTED]		
Comments: We require interior and exterior photos and photos of all bathrooms.				

HUD 57

100

Ken Taggart

HAD TO TURN DOWN

From: "Ken Taggart" [REDACTED]
Date: Wednesday, February 09, 2011 10:01 AM
To: "Debra Serrano" [REDACTED]
Subject: Re: [REDACTED]
Hi Debra,

Redacted

I am not able to do this appraisal ! I am Licensed in Delaware, but I am not on the FHA roster.

I do not have anyone in the office who is FHA approved and licensed in Delaware.

I am sorry I did not get back to you right away – My computer dies and a new computer system was being upgraded along with files and emails being transferred.

Think of me on the next deal; I do appreciate your business.

Ken Taggart

Appraisal One Source, Inc.

45 Heron Rd
Holland, Pa 18966

From: Debra Serrano
Sent: Monday, February 07, 2011 4:14 PM
To: mailto:[REDACTED]
Subject: Heath

Ken,

Redacted

Attached is a request for appraisal for Heath. When you send the appraisal please send your updated license and E & O.

Thanks
Debra

For your protection, we remind you that this is an unsecured email service, which is not intended for sending confidential or sensitive information. Please do not include your social security number, account number, or any other personal or financial information in the content of the email. This email may contain promotional information. To discontinue receiving promotional emails from Corridor Mortgage Group, please send an email to opt-out@corridormtg.com. Please include your name, company name and address. Corridor Mortgage Group is an Equal Housing Lender. www.corridormtg.com

HUD 58

KT 101

KEN TAGGART

From: [REDACTED]
To: [REDACTED]
Cc: <company@managedappraisal.com>
Sent: Thursday, March 04, 2010 2:15 PM
Subject: Order from Managed Appraisal Service, Inc. (File #: [REDACTED])

Declined *File*
Approval

Order from Managed Appraisal Service, Inc.

File Number [REDACTED]
Assigned: 3/4/2010 2:15:00 PM

Contact us at: 866 222-6205

PO Number: [REDACTED]
Case # 351-5788027-703

Tracking #

Client Info

Client Name: Gateway Funding Diversified Mortgage Services, L.P.
300 Welsh Road, Building 5
Horsham, PA 19044

Loan # 3117010530

Borrower Info

Borrower Name [REDACTED]
Address: [REDACTED]

Redacted

County: GLOUCESTER

Legal Description [REDACTED]

Property Type SFR

Occupancy: Primary Residence

Report Type(s): FHA Appraisal (SFD)

FHA: Yes

Loan Type Purchase

Billing Info

Payment Method Bill

Contact Info

Contact Name See Notes or Purchase Contract for Contact Info

Primary Number [REDACTED]

Work Number [REDACTED]

Other Number [REDACTED]

Vendor Info

Vendor: Kenneth Taggart

Due Date: 3/9/2010 12:00:00 AM

WT 104

HUD 59

3/5/2010

ENCOMPASS® Appraisal Center

[Help](#) | [Customer Support](#) | [Log Off](#)

Welcome, Appraisal One Source, Inc.

[My Orders](#) [My Account](#)

[Current Orders](#) | [Delivered Orders](#) | [Archived Orders](#)

Appraisal Request for [REDACTED]

Upgrade your subscription and advertise your business to thousands of Enccompass users. [Upgrade Now.](#)

Please review the appraisal request below and click Accept to view the full order details. If you Reject the order it will be moved to the Archived Orders page where it will be kept for 180 days.

Request Information

Client Name: HVCC Department

Borrower Name: [REDACTED]

Property Address: [REDACTED]

Loan Type: **[REDACTED]** *Redacted*

Appraisal Type: FNMA1004

Due Date: 12/28/2010

Status: Requested on 12/21/2010

Comments to Client:

I am not FVA approved, therefore I will have to decline the assignment - Thanks for the offer for the appraisal!

Ken Taggart

Note: Accepting this order will result in the applicable transaction fee.

Accept

Reject

[Back to List](#)

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HUD 60

KT 108

Ken Taggart

From: "Ann O'Rourke" <ann@appraisaltoday.com>
Date: Tuesday, October 11, 2011 4:33 PM *Rebacted*
To: **[REDACTED]**
Subject: AppraiserLoft closes/How many appraisals completed in one day?

Can't read this email? [Click here!!](#)

Hi, just a reminder that you're receiving this email because you have expressed an interest in Appraisal Today. Don't forget to add ann@appraisaltoday.com to your address book so we'll be sure to land in your inbox!

You may [unsubscribe](#) if you no longer wish to receive our emails.



**AppraiserLoft closes/How many appraisals completed in one day
Free Appraiser email newsletter, October 11, 2011**

+++++ Thanks to Our Advertising Sponsor!! +++++



Metro-West Appraisal Co., LLC is expanding its market foot print nationwide!

Metro-West founded in 1987 provides a full suite of valuation products from coast to coast. Metro-West Appraisal Co., LLC is the largest 100% staff appraisal company in the nation, not affiliated with a lender or AMC.

Career opportunities for experienced professionals are available in all states and counties. Those appraisers who have an affinity for Review work or are interested in broadening their expertise, are also encouraged to join their specialized division. If you are an appraiser who desires a long term valuation career kindly review the requirements described below.

157 111

HUD 61

10/11/2011

Review Division Eligibility Requirements:

Review Division Eligibility Requirements: The Metro-West Review division is looking for experienced desk and field reviewers. You must have two years' experience with all types of review assignments. You will be completing Desk top, Field and Retrospective reviews. You will be supplied with the tools and training needed to become the best in the business. CVR certified appraisers are strongly encouraged to apply.

Please forward your resume, two recent sample appraisals (one 1004 and one FHA 1004, each with the 1004MC form), copy of your license and preferred coverage areas to:
careers@metrowestappr.com

www.MetroWestAppr.com
888.676.9237

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Looking for an old email newsletter? [Click here](#) to access the email archive!!
UAD, FHA and Fannie Mae links www.appraisaltoday.com

AppraiserLoft closes its doors, firm insolvent

Here's a quote:

"On Friday employees were notified the company was insolvent," according to a source inside the AMC. "They were told they would be paid later. [CEO] Aman [Makkar] told them at lunch they will get paid next week, and they won't," the source alleged.

"Rumblings about AppraiserLoft's financial woes have swirled for months. A number of entities have said they are owed money from AppraiserLoft and haven't been paid, including HousingWire. Others noted slow payments for some time."

My comment: I confirmed this with a very good source. I doubt if any appraisers will be able to collect anything owed to them. No info on bankruptcy, if any. The lesson: Keep close track of your billings. If payments are getting later and later, don't take any more work!

μυδ 62

AT 112

10/11/2011

Link to article that leaked the news:

<http://www.housingwire.com/2011/10/10/appraiser-loft-closes-its-doors-workers-told-firm-insolvent-sources>

Claim Alert: Why do E&O claims get settled?

Here's a quote:

"When an appraiser reports a new claim, one of the first questions he or she asks is, "What happens now?" After we explain how the litigation will be handled, and what will be expected of the appraiser during the course of the lawsuit, we inevitably get into a discussion about settlement."

http://www.liability.com/claim_alerts/why_do_claims_get_settled.aspx

Tuesday, October 11, 2011

Cuomo v. eAppraiseIT: New York's Highest Court Held Oral Argument on eAppraiseIT's Appeal Today

By Peter Christensen

Here's a quote:

"Four years after New York's then Attorney General Cuomo filed his lawsuit against First American eAppraiseIT (now part of CoreLogic) in 2007, the New York State Court of Appeals (the state's highest court) heard today eAppraiseIT's appeal of the trial court's denial of its motion to dismiss. eAppraiseIT's argument on appeal is that New York's Attorney General is preempted by federal savings and loan laws and regulations from pursuing state law claims against appraisal management companies (AMCs) in state court. The trial court's denial of the motion to dismiss was previously upheld by the lower New York appellate court. The Court of Appeals' likely decision really can't be predicted based on the questioning during oral argument today. In the meantime, any future trial of the case is stayed until a final decision by the Court of Appeals."

<http://www.appraiserlawblog.com/2011/10/cuomo-v-eappraiseit-new-yorks-highest.html>

Only \$0.27 per day!!

HUD 63

RT 113

10/11/2011

at \$8.95 per month, \$24.75 per quarter or \$99 per year

New in the October issue of Appraisal Today.

- Appraising - from the Middle Ages to now
- Appraising over 3,000 years ago
- Relocation appraisal - an appraisal market that pays well
- In defense of the cost approach (book review)
- An introduction to green homes (book review)

The price is \$99 per year (\$169 for two years). Or, subscribe to the monthly Appraisal Today for only \$8.25 per month for 12 months (\$24.75 per quarter)!!

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<http://www.appraisaltoday.com/products.htm>
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Plus my UAD Special Report is also FREE plus 18 months of past issues

CLICK HERE TO SUBSCRIBE!!!!

If you are a paid subscriber and did not get the emailed link for the October 2011 issue and the UAD link, please send an email to info@appraisaltoday.com and let us know!!

Understanding State Board Enforcement

By Timothy C Andersen, MAI

Here's a quote:

"Guilty until Proven Innocent"

"It is interesting to note that to violate a state's appraiser certification law is not a crime, per se. It is not illegal, either, which means it is not "breaking the law." It is unlawful, however, which means to do something in a manner the law does not authorize. Since violation of a state's appraiser certification law is not a crime, the protection of our Federal Constitution- "innocent until proven guilty," does not apply. When the state sends a letter it informs you that you are guilty of a violation of USPAP and/or state law. There are no hearings, no trial, no judge, no jury. You are guilty. You can defend yourself and the state may even drop some of the charges. However, you are guilty of something for no other reason than the state says you are."

<http://www.workingre.com/workingre/behind-curtain-at-state-boards-newsletter-page.html>

HUD 64

KT 114

10/11/2011

How many appraisals completed in one day?

Weekly Poll from Appraisalport

On average, how many full interior inspection appraisals (reported on a 1004 or 1073) can you complete in a typical workday considering drive time and complying with the UAD standards?

Less than 1 (10.8%)

1 (31.2%)

1.5 to 2 (42.3%)

2.5 to 3 (10.2%)

More than 3 (5.5%)

<http://www.appraisalport.com/>

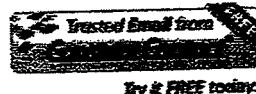
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Alameda, CA 94501
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Appraisal Today | 2033 Clement Ave., Suite 105 | Alameda | CA | 94501

HUD 65

KT 115

10/11/2011

KEN TAGGART

From: "AppraiserRoster" <AppraiserRoster@hud.gov>
To: "KEN TAGGART" <**[REDACTED]@hud.gov**>
Cc: "AppraiserRoster" <AppraiserRoster@hud.gov>
Sent: Friday, February 12, 2010 1:44 PM
Subject: RE: CAIERS ISSUE AND APPRAISER ROSTER.

Redacted

Sir,

*Contact Kenneth Walker at 202-402-2073 or
Kenneth.Walker@hud.gov for further assistance.*

From: KEN TAGGART [mailto:**[REDACTED]**]
Sent: Friday, February 12, 2010 12:21 PM
To: AppraiserRoster
Subject: Re: CAIERS ISSUE AND APPRAISER ROSTER.

Redacted

This is "The United states Of America" !!!!!

"You are innocent until proven guilty!!!!"

I have not been found guilty of anything.

The court has not rendered a decision.

The guilty party is GMAC Mortgage for failing service the loan by RESPA laws and guilty of Truth-in-Lending laws.

LITIGATION MEANS AN UNRESOLVED DISPUTE!

I will contact my congressman and Senators to get this resolved

I have been disfranchised by this incorrect decision.

Please let me know if there is anything else I can do with your department.

Ken Taggart

please **[REDACTED]**

Redacted

— Original Message —

From: AppraiserRoster
To: KEN TAGGART
Sent: Friday, February 12, 2010 12:15 PM
Subject: RE: CAIERS ISSUE AND APPRAISER ROSTER.

HUD 66

KT 116

HTS

5/20/2010

As long as you are in litigation there is nothing we can do. When the lawsuit has been settled then you can fax me the information, until then you will stay in a termination status until this issue has been resolved.


Avis P. Ivey
Program Analyst/Roster Manager
FHA/Valuation Policy Division
202-402-2185

Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.


From: KEN TAGGART [REDACTED]
Sent: Friday, February 12, 2010 12:03 PM
To: AppraiserRoster
Subject: Re: CAVERS ISSUE AND APPRAISER ROSTER.

This is currently in litigation and i have not been found guilty of anything!!!!

If I faxed you the lawsuit/claim against GMAC Mortgage indicating this, would you then reinstate me?

I can fax the lawsuit which is still pending in court!

They are at fault and have not followed RESPA by reporting this incorrectly

— Original Message —

From: AppraiserRoster

To: [REDACTED]
Sent: Friday, February 12, 2010 11:50 AM
Subject: FHA: CAVERS ISSUE AND APPRAISER ROSTER.

Mr. Taggart,

FHA will not reinstate your status as long as your mortgage company is reporting to us that you are in a foreclosed status. If you can submit documentation that your mortgage company is reporting false information and you are not in a foreclosure

MUD 67


RT 117

5/20/2010

status, then please do so and we will further review your case.

Avis P. Ivey
Program Analyst/Roster Manager
F3/A/Valuation Policy Division
202-402-2185

Be thankful in all things and know that God is working it out for your good.
Learn to praise even when you want to cry.

From: AppraiserRoster
Sent: Friday, February 12, 2010 11:43 AM
To: Ivey, Avis P.
Subject: FW: CAIVERS ISSUE AND APPRAISER ROSTER.

From: KEN TAGGART [mailto:
Sent: Friday, February 12, 2010 11:30 AM
To: AppraiserRoster
Subject: CAIVERS ISSUE AND APPRAISER ROSTER.

The Caivers system has knocked me off the FHA approved appraiser list a a mortgage company has listed me as in default.

This is in litigation and have not been found guilty by any court of law
as to being in default. The mortgage company has servicing issues as well as truth-in-lending and other issues
listed in a complaint filed against GMAC Mortgage.

I have NOT been found guilty of anything and have been disinfranchised by HUD for removing me from the
FHA approved list for no valid reason.
I need the "D" for default removed from Caivers ASAP as I am loosing my livelyhood by not being able to
accept FHA Appraisal assignments, this is most of my work!

I would like to get this resolved ASAP

Thanks

Ken Taggart

HUD 68

KJ 118



5/20/2010

QMC
"be deprived of life, liberty, or property, without due process of law." The states are required to provide due process because the 14th Amendment states, "No state shall deprive any person of life, liberty, or property, without due process of law."

What is Due Process

A simple definition means due process requires notice and an opportunity to be heard before adverse action is taken against you. In criminal cases examples of due process include the need for probable cause to arrest someone and that a criminal defendant is presumed innocent until proven guilty by an impartial judge or jury. Due process does not just exist in a criminal trial, any time a person's property interest may be taken due process protections also apply.

QMC
The courts have ruled that possessions such as a government issued license and even civil service jobs are property, which may only be revoked after a hearing. A quasi governmental organization like a homeowner's association is also subject to due process requirements. If a homeowner's association wants to fine a resident for bylaw violations such as excessive noise or because their house paint is the wrong color a hearing must first be held where the resident is given the opportunity to be heard.

Fundamental Rights

In addition to the "procedural due process" rights described above, which governs how the government must act, the constitution also guarantees "substantive due process" rights. While substantive due process is sometimes a difficult concept, it basically means that there are certain rights we hold to be so fundamental in our society that laws attempting to restrict them may be deemed to be unconstitutional. These "substantive rights" are considered to be so fundamental that they enjoy protection even if they are not explicitly mentioned in the Constitution. Even if procedural due process is followed in enacting and enforcing the law a substantive right "vetoed" the law.

Right to Privacy

The Constitution does not contain a right to privacy, but the courts have ruled that it exists. Our substantive due process right to privacy is the reason that the Supreme Court has prohibited the federal and state governments from enacting laws that completely restrict an adult's choice to have an abortion, buy contraceptives or engage in consensual sex. The substantive due process right to marry has formed the basis for striking down laws prohibiting interracial marriage nationwide and gay marriage in some states. However, the Supreme Court has not yet ruled on whether gay marriage is a fundamental right protected by the Constitution.

There are many variations and applications of due process. At the core, however, is something to which we can all relate - due process embodies the notion that there are certain basic rights and fundamental freedoms we enjoy as individuals within our society, whether they are explicitly stated or not.

For more information about due process, contact a lead counsel rated attorney by using our attorney search today.

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HUD 69

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Vol. 11, No. 1778

AI Responds to NAR's Assessment of Appraisals "Stalling Transactions"

In a June 23 release, the National Association of Realtors' chief economist Lawrence Yun blamed "poor appraisals [for] stalling transactions." He attributed May's less-than-expected sales increase (see related story below) on the fact that "some contracts are falling through from faulty valuations that keep buyers from getting a loan." In a same-day statement, Bill Gerber, Appraisal Institute Director of Government and External Relations, said: "We take offense with the notion that the appraisal is only good if it happens to come in at the sales price. That mentality helped cause the mortgage meltdown to begin with. The fact that the appraisal does not match the sales price is not the fault of the appraisal but a fault of the market today."

NAR's remarks came in a June 23 CNN/Money story, which outlined the struggles for home sellers – such as competing against a growing number of bargain-priced foreclosures, buyers paying higher mortgage rates, and the new Home Valuation Code of Conduct rules for property appraisers – all of which are delaying or scuttling many deals.

Since the rules took effect May 1, real estate agents and mortgage brokers say a number of appraisals are coming in surprisingly low. NAR is pressing regulators to put an 18-month hold on the code, arguing in a June 22 letter to regulators that it is "hampering the housing market's recovery."

Chris Heller, agent-owner of Keller Williams Realty in northern San Diego, told CNN that in recent weeks problems with the appraisal process have caused about a third of his transactions to fall apart. Yun adds that they "have just been flooded with e-mails, telephone calls on the appraisal problems."

Gerber agreed that the new rules are not ideal, but that appraisers are not to blame for a market where prices are falling rapidly since "appraisers only report what's going on in the market."

To that end, Gerber added, "In a typical real estate transaction [such as a buyer seeking a loan], our clients are the lenders. Appraisers provide lenders with information that protects them from making questionable loans and investments and helps them minimize risk. However, that should not suggest a bias toward lower valuation. Appraisers reflect the market, and sometimes, the markets don't act like we want them to or hope they will. Nonetheless, competent and professional appraisers understand this and develop credible estimates of value that ultimately ensure that lenders loan the proper amount, buyers don't pay too much and sellers get a fair price."

FHA Volume Skyrockets to 63 Percent

Tightness in the mortgage-finance sector has propelled the Federal Housing Administration's share of the home-loan market to 63 percent so far in 2009 – a record high – compared to 24 percent in the fiscal year ended September 30. Department of Housing and Urban Development Inspector General Kenneth Donohoe said the spike in volume is overwhelming the agency, and could erode the integrity of Ginnie Mae mortgage bonds. Donohoe's statements came in a June 18 hearing in front of the Committee on House Financial Services Subcommittee on Oversight and Investigations.

The volume of single-family mortgage loans insured by FHA, which is overseen by HUD, more than tripled to \$180 billion in 2008, Donohoe said. FHA has historically been most vulnerable to fraud and exploitation when loan volume is high, he added.

Donohoe said the rise of mortgage fraud among FHA lenders has depleted FHA's mortgage insurance fund, which has fallen to \$12.9 billion, or two percent of all insured assets as of September 30, from \$21 billion, or 6.4 percent of assets a year earlier. Under some economic projections, that ratio could fall below the statutory requirement of two percent, requiring taxpayer assistance or an increase in premiums, he said.

For the full testimony, visit www.fhasecure.gov/offices/cic/test090618.cfm.

Loan Mods' Momentum Growing, HUD Chief Says; Watchgroups Lament Ongoing Foreclosures

About 200,000 mortgage modifications have been worked out under the government's Home Affordable Modification Program, including 40,000 modification offers completed in a single week earlier this month, according to Shaun Donovan, secretary of the Department of Housing and Urban Development. However, industry watchgroups remain concerned about the million-plus foreclosure proceedings still ongoing.

Donovan said the foreclosure-prevention program has already gotten more results than previous government efforts to address the

HUD 70

120

10/10

Eligibility Requirements for Appraiser Roster

Only appraisers who meet the eligibility criteria listed below may apply as new applicants to the FHA roster.

Effective October 1, 2009, FHA no longer accepts new applications from licensed-level appraisers per the Housing and Economic Recovery Act of 2008. ALL roster appraisers must be state certified and must appear on the ASC's National Registry in order to conduct appraisals for FHA insured mortgages.

Read more...

To be eligible as a new applicant or to be eligible for **reinstatement**, you must:

1. Be a state-certified appraiser with credentials based on the minimum certification criteria issued by the Appraiser Qualifications Board (**AQB**) of the **Appraisal Foundation**, and
2. Not be listed on GSA's Excluded Parties List System (**EPLS**), HUD's Limited Denial of Participation (**LDP**) list, or HUD's Credit Alert Verification System (**CAVRS**).

If you are a new applicant, you must apply online by uploading the application and your certification in PDF format. To begin the process, please be sure to read the **application** instructions in their entirety first.

[FHA Appraiser Roster Web Page](#)

MUD 71

✓ 121

3/1/2012

Ken Taggart

From: "Preferred Appraiser Alliance" <info@preferredappraiseralliance.com>
Date: Wednesday, November 30, 2011 6:33 AM
To: ~~██████████~~
Subject: Appraisal Orders December 2011

Redacted

~~MUST BE~~
~~FHA~~
Approved

HUD 72

K 122 
11/30/2011

ZOWIE!



AMC'S ARE TAKING OUR FEES!

Quality Quantity and Price

HUD 73

KT 123
11/30/2011

ASTC

You can have two of the three, not all three. Most AMCs that are in it for the long haul understand, decent fees mean fewer reviews and more savings down the road. That's just another reason why our appraisers are given opportunities again and again. We enjoy tackling the issue of fees by referring our appraisers only to our contacts within AMCs and Lenders with internal management that pay close to or above what "YOU" consider fair in today's market.

Things changed but the rules remain the same!

Our industry contacts trust us and love our appraisers because they are prescreened, qualified and referred by us!
YOU may JOIN only if you have all of the following:

Five years experience (not including training)
You are currently FHA APPROVED
and you are a certified appraiser...

These days signing up with AMCs isn't enough.

One could sign up with AMCs until they're blue in the face and still not see or receive a single order. Frightening as it sounds, it happens. What we do at the Preferred Appraiser Alliance is market you to the actual "people" within the AMCs and Lenders with internal management to get you noticed, rated higher, and a much greater opportunity to receive more orders.

Come out of the COLD

Turn on the gas and heat up your exposure to get more orders now. Many of the AMCs who were in the low fee racket are no longer at the table or are on their way out. While new companies and reputable skilled players who understand the value of the appraiser's service in the market are swooping up the rest of the loans to service. Our entire staff is and working continuously to get you out there and on the field with all the players, to increase your chances of receiving orders.

Your Key to Higher Fees

Sign up now and we'll start promoting you to the first ten of our top companies. Throughout the year you will continue to receive additional introductions and referrals. We do our best to only deal with AMCs and Lenders that pay reasonable fees to our appraisers.

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11/30/2011

HUD 74

CLICK NOW

<http://www.preferredappraiseralliance.com/signup1.html>



* The Preferred Appraiser Alliance Guarantee - If you don't get at least one more order by using our marketing tactics during your one year membership, we will keep you enrolled as a Preferred Member at no additional cost until you are successful.

Preferred Appraiser Alliance
12018 Emelita Street
Valley Village California 91607
United States

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11/30/2011